LoanStream Mortgage Wholesale Rate Sheet

LoanStreamWholesale.com

The ONE Lender

Ratesheet Code: RS-WS

Effective Date: 10/2/26 10:42 AM

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Lock Expiration Days	
15 Day	10/16/26
30 Day	11/02/26
45 Day	11/15/26
60 Day	11/30/26

Mortgagee Clause

OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

2026 FHA/VA Loan Limits

# of Units	Loan Limits
1	$832,750
2	$1,066,250
3	$1,288,800
4	$1,601,750

2027 Conforming Loan Limits

# of Units	Loan Limits
1	$845,000
2	$1,081,950
3	$1,307,800
4	$1,625,350

Allowable Fees

Click Here

Relock Fee

(0.250)

Lock Extension Fees

0.02 Per Day

Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours

8:00 AM - 6:00 PM PST

Lock Request Hours

8:00 AM - 8:59 PM PST**

Lender ID Number

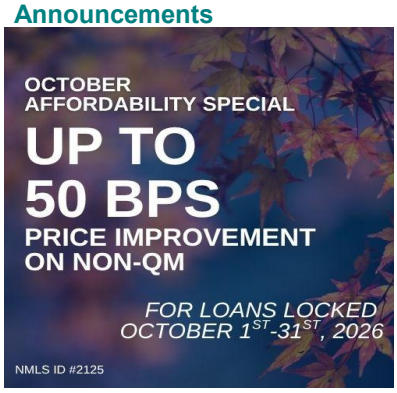
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list

Corporate Headquarters:	Phone:	800-760-1833
	Email:	Inquires@LSMortgage.com
Lock Desk:	Phone:	949-679-7400
	Email:	LockDesk@LSMortgage.com
NanQ Lock Desk:	Phone:	Email Only
	Email:	NanQLockDesk@lsmortgage.com
Prime Loan Scenarios:	Phone:	Email Only
	Email:	Scenarios@LSMortgage.com
NAN-Q Scenarios:	Phone:	Email Only
	Email:	NanQScenario@LSMortgage.com
Bank Statement Calc:	Phone:	Email Only
	Email:	EZCalc@lsmortgage.com
Jumbo Scenarios:	Phone:	
	Email:	JumboScenario@LSMortgage.com
CD Desk:	Phone:	Email Only
	Email:	CD@LSMortgage.com
Funding Department:	Phone:	Email Only
	Email:	Funding@LSMortgage.com
Loan Setup	Phone:	Email Only
	Email:	Setup@LSMortgage.com

***For turn times, please reach out to your AE.**

Announcements



Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:

•Baltimore City, Maryland

(Properties located in Baltimore County are not restricted)

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*** Any lock requests submitted after hours will be subject to market movement.**
**** Lock Desk turn times are 2 hours.**

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.185	94.108	94.016	93.924
6.125	94.920	94.843	94.751	94.659
6.250	95.597	95.501	95.396	95.292
6.375	96.399	96.302	96.193	96.085
6.500	97.031	96.935	96.826	96.717
6.625	97.532	97.435	97.326	97.218
6.750	98.370	98.235	98.101	97.967
6.875	98.881	98.746	98.612	98.478
6.990	99.545	99.411	99.277	99.143
7.125	100.137	100.002	99.868	99.735
7.250	100.630	100.495	100.361	100.227
7.375	101.079	100.944	100.810	100.676
7.500	101.330	101.195	101.061	100.927
7.625	101.739	101.617	101.450	101.282
7.750	101.834	101.723	101.602	101.480
7.875	102.239	102.135	102.018	101.901
7.990	102.487	102.382	102.265	102.148
8.125	102.860	102.756	102.638	102.521

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.781	93.704	93.612	93.520
6.125	94.526	94.449	94.357	94.265
6.250	95.219	95.123	95.019	94.914
6.375	96.039	95.942	95.833	95.725
6.500	96.686	96.590	96.481	96.372
6.625	97.200	97.104	96.995	96.886
6.750	98.045	97.910	97.776	97.642
6.875	98.556	98.421	98.287	98.153
6.990	99.220	99.086	98.952	98.818
7.125	99.812	99.677	99.543	99.410
7.250	100.305	100.170	100.036	99.902
7.375	100.754	100.619	100.485	100.351
7.500	101.005	100.870	100.736	100.602
7.625	101.409	101.287	101.120	100.953
7.750	101.489	101.378	101.257	101.135
7.875	101.894	101.790	101.673	101.556
7.990	102.142	102.037	101.920	101.803
8.125	102.515	102.411	102.293	102.176

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	94.655	94.549	94.424	94.298
5.875	95.285	95.179	95.054	94.928
5.990	95.858	95.752	95.626	95.501
6.125	96.467	96.361	96.236	96.110
6.250	97.043	96.937	96.811	96.686
6.375	97.725	97.619	97.493	97.368
6.500	98.269	98.162	98.037	97.911
6.625	98.651	98.545	98.419	98.293
6.750	98.821	98.703	98.594	98.486
6.875	99.204	99.087	98.978	98.869
6.990	99.767	99.650	99.541	99.432
7.125	100.253	100.135	100.026	99.918
7.250	100.407	100.272	100.138	100.004
7.375	100.839	100.704	100.570	100.436
7.500	101.240	101.105	100.972	100.838
7.625	101.617	101.482	101.348	101.214
7.750	101.917	101.794	101.622	101.449
7.875	102.298	102.183	102.040	101.897
7.990	102.503	102.395	102.276	102.157
8.125	102.914	102.810	102.692	102.575

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.278	95.219	95.136	95.054
5.375	95.718	95.658	95.576	95.494
5.500	96.153	96.093	96.011	95.929
5.625	96.583	96.523	96.441	96.358
5.750	97.234	97.154	97.055	96.955
5.875	97.661	97.581	97.482	97.383
5.990	98.044	97.964	97.865	97.765
6.125	98.478	98.398	98.299	98.199
6.250	98.856	98.776	98.685	98.593
6.375	99.379	99.300	99.208	99.116
6.500	99.754	99.674	99.582	99.491
6.625	99.976	99.896	99.805	99.713
6.750	100.441	100.361	100.269	100.178
6.875	100.648	100.569	100.477	100.385
6.990	101.061	100.981	100.890	100.798
7.125	101.355	101.275	101.184	101.092
7.250	101.425	101.345	101.254	101.162
7.375	101.697	101.617	101.525	101.434
7.500	101.949	101.870	101.778	101.686
7.625	102.177	102.098	102.006	101.914
7.750	102.430	102.350	102.258	102.167
7.875	102.786	102.706	102.614	102.523

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.715	97.636	97.536	97.437
6.125	98.049	97.969	97.870	97.771
6.250	98.686	98.607	98.515	98.423
6.375	99.118	99.039	98.947	98.855
6.500	99.405	99.326	99.234	99.142
6.625	99.541	99.462	99.370	99.278
6.750	99.920	99.840	99.748	99.657
6.875	100.043	99.964	99.872	99.781
6.990	100.391	100.312	100.220	100.128
7.125	100.645	100.565	100.473	100.382
7.250	100.866	100.786	100.695	100.603
7.375	101.069	100.989	100.898	100.806
7.500	101.259	101.179	101.088	100.996
7.625	101.430	101.350	101.258	101.167
7.750	101.625	101.545	101.453	101.362
7.875	101.798	101.719	101.627	101.535
7.990	101.833	101.753	101.662	101.570
8.125	102.024	101.944	101.853	101.761

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.785	93.708	93.616	93.524
6.125	94.520	94.443	94.351	94.259
6.250	95.197	95.101	94.996	94.892
6.375	95.999	95.902	95.793	95.685
6.500	96.631	96.535	96.426	96.317
6.625	97.132	97.035	96.926	96.818
6.750	97.970	97.835	97.701	97.567
6.875	98.481	98.346	98.212	98.078
6.990	99.145	99.011	98.877	98.743
7.125	99.737	99.602	99.468	99.335
7.250	100.230	100.095	99.961	99.827
7.375	100.679	100.544	100.410	100.276
7.500	100.930	100.795	100.661	100.527
7.625	101.339	101.217	101.050	100.882
7.750	101.434	101.323	101.202	101.080
7.875	101.839	101.735	101.618	101.501
7.990	102.087	101.982	101.865	101.748
8.125	102.460	102.356	102.238	102.121

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.753	89.693	89.624	89.555
5.500	90.473	90.411	90.336	90.260
5.625	91.163	91.101	91.026	90.951
5.750	91.929	91.852	91.760	91.668
5.875	92.632	92.555	92.463	92.371
5.990	93.410	93.333	93.241	93.149
6.125	94.145	94.068	93.976	93.884
6.250	94.822	94.726	94.621	94.517
6.375	95.624	95.527	95.418	95.310
6.500	96.256	96.160	96.051	95.942
6.625	96.757	96.660	96.551	96.443
6.750	97.595	97.460	97.326	97.192
6.875	98.106	97.971	97.837	97.703
6.990	98.770	98.636	98.502	98.368
7.125	99.362	99.227	99.093	98.960
7.250	99.855	99.720	99.586	99.452
7.375	100.304	100.169	100.035	99.901
7.500	100.555	100.420	100.286	100.152
7.625	100.964	100.842	100.675	100.507
7.750	101.059	100.948	100.827	100.705
7.875	101.464	101.360	101.243	101.126
7.990	101.712	101.607	101.490	101.373
8.125	102.085	101.981	101.863	101.746

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	88.799	88.751	88.684	88.617
5.375	89.524	89.464	89.395	89.326
5.500	90.244	90.182	90.107	90.031
5.625	90.948	90.887	90.811	90.736
5.750	91.714	91.638	91.546	91.454
5.875	92.418	92.342	92.250	92.157
5.990	93.206	93.129	93.037	92.945
6.125	93.951	93.874	93.782	93.690
6.250	94.644	94.548	94.444	94.339
6.375	95.464	95.367	95.258	95.150
6.500	96.111	96.015	95.906	95.797
6.625	96.625	96.529	96.420	96.311
6.750	97.470	97.335	97.201	97.067
6.875	97.981	97.846	97.712	97.578
6.990	98.645	98.511	98.377	98.243
7.125	99.237	99.102	98.968	98.835
7.250	99.730	99.595	99.461	99.327
7.375	100.179	100.044	99.910	99.776
7.500	100.430	100.295	100.161	100.027
7.625	100.834	100.712	100.545	100.378
7.750	100.914	100.803	100.682	100.560
7.875	101.319	101.215	101.098	100.981
7.990	101.567	101.462	101.345	101.228

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	94.580	94.474	94.349	94.223
5.875	95.210	95.104	94.979	94.853
5.990	95.783	95.677	95.551	95.426
6.125	96.392	96.286	96.161	96.035
6.250	96.968	96.862	96.736	96.611
6.375	97.650	97.544	97.418	97.293
6.500	98.194	98.087	97.962	97.836
6.625	98.576	98.470	98.344	98.218
6.750	98.746	98.628	98.519	98.411
6.875	99.129	99.012	98.903	98.794
6.990	99.692	99.575	99.466	99.357
7.125	100.178	100.060	99.951	99.843
7.250	100.332	100.197	100.063	99.929
7.375	100.764	100.629	100.495	100.361
7.500	101.165	101.030	100.897	100.763
7.625	101.542	101.407	101.273	101.139
7.750	101.842	101.719	101.547	101.374
7.875	102.223	102.108	101.965	101.822
7.990	102.428	102.320	102.201	102.082
8.125	102.839	102.735	102.617	102.500

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	99.604	99.524	99.432	99.341
6.625	99.826	99.746	99.655	99.563
6.750	100.291	100.211	100.119	100.028
6.875	100.498	100.419	100.327	100.235
6.990	100.911	100.831	100.740	100.648
7.125	101.205	101.125	101.034	100.942
7.250	101.275	101.195	101.104	101.012
7.375	101.547	101.467	101.375	101.284
7.500	101.799	101.720	101.628	101.536
7.625	102.027	101.948	101.856	101.764
7.750	102.280	102.200	102.108	102.017
7.875	102.511	102.431	102.339	102.248
7.990	102.598	102.519	102.427	102.335
8.125	102.851	102.771	102.680	102.588
8.250	103.158	103.078	102.986	102.895
8.375	103.393	103.314	103.222	103.130
8.500	103.626	103.547	103.455	103.363

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	99.455	99.376	99.284	99.192
6.625	99.591	99.512	99.420	99.328
6.750	99.970	99.890	99.798	99.707
6.875	100.093	100.014	99.922	99.831
6.990	100.441	100.362	100.270	100.178
7.125	100.695	100.615	100.523	100.432
7.250	100.916	100.836	100.745	100.653
7.375	101.119	101.039	100.948	100.856
7.500	101.309	101.229	101.138	101.046
7.625	101.480	101.400	101.308	101.217
7.750	101.675	101.595	101.503	101.412
7.875	101.848	101.769	101.677	101.585
7.990	101.883	101.803	101.712	101.620
8.125	102.074	101.994	101.903	101.811
8.250	102.133	102.053	101.962	101.870
8.375	102.311	102.232	102.140	102.048
8.500	102.487	102.407	102.315	102.224

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.963	93.897	93.805	93.713
6.125	94.632	94.567	94.475	94.382
6.250	95.243	95.116	94.974	94.832
6.375	95.919	95.793	95.650	95.508
6.500	96.523	96.396	96.254	96.112
6.625	97.160	97.034	96.892	96.749
6.750	97.863	97.736	97.594	97.452
6.875	98.399	98.273	98.130	97.988
6.990	98.810	98.684	98.542	98.399
7.125	99.290	99.164	99.022	98.879
7.250	98.848	98.683	98.515	98.348
7.375	99.639	99.475	99.307	99.140
7.500	99.808	99.644	99.476	99.309
7.625	100.003	99.839	99.671	99.504
7.750	100.482	100.293	100.025	99.757
7.875	100.796	100.607	100.339	100.071
7.990	99.825	99.635	99.367	99.100
8.125	100.106	99.916	99.648	99.380
8.250	99.866	99.688	99.487	99.286
8.375	100.021	99.843	99.642	99.441
8.500	100.232	100.054	99.853	99.652
8.625	100.432	100.254	100.053	99.852

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	91.963	91.897	91.805	91.713
6.125	92.632	92.567	92.475	92.382
6.250	93.243	93.116	92.974	92.832
6.375	93.919	93.793	93.650	93.508
6.500	94.523	94.396	94.254	94.112
6.625	95.160	95.034	94.892	94.749
6.750	95.863	95.736	95.594	95.452
6.875	96.399	96.273	96.130	95.988
6.990	96.810	96.684	96.542	96.399
7.125	97.290	97.164	97.022	96.879
7.250	96.829	96.665	96.497	96.330
7.375	97.619	97.455	97.287	97.120
7.500	97.788	97.624	97.456	97.289
7.625	97.983	97.819	97.651	97.484
7.750	98.462	98.273	98.005	97.737
7.875	98.776	98.587	98.319	98.051
7.990	97.805	97.615	97.347	97.080
8.125	98.086	97.896	97.628	97.360
8.250	98.321	98.143	97.942	97.741
8.375	98.476	98.298	98.097	97.896
8.500	98.687	98.509	98.308	98.107
8.625	98.887	98.709	98.508	98.307

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.915	88.849	88.757	88.665
5.500	89.614	89.548	89.456	89.364
5.625	90.274	90.208	90.116	90.024
5.750	90.683	90.617	90.525	90.433
5.875	91.340	91.274	91.182	91.090
5.990	92.113	92.047	91.955	91.863
6.125	92.782	92.717	92.625	92.532
6.250	93.393	93.266	93.124	92.982
6.375	94.069	93.943	93.800	93.658
6.500	94.673	94.546	94.404	94.262
6.625	95.310	95.184	95.042	94.899
6.750	96.013	95.886	95.744	95.602
6.875	96.549	96.423	96.280	96.138
6.990	96.960	96.834	96.692	96.549
7.125	97.425	97.298	97.156	97.014
7.250	96.955	96.791	96.623	96.456
7.375	97.758	97.593	97.426	97.258
7.500	97.913	97.749	97.581	97.414
7.625	98.126	97.961	97.794	97.627
7.750	98.628	98.438	98.170	97.902
7.875	98.969	98.779	98.511	98.243
7.990	97.971	97.781	97.513	97.245

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.500	95.427	95.328	95.229
6.125	95.855	95.782	95.683	95.585
6.250	96.424	96.331	96.215	96.099
6.375	96.745	96.653	96.537	96.421
6.500	97.021	96.928	96.812	96.696
6.625	97.332	97.239	97.123	97.007
6.750	97.684	97.591	97.483	97.375
6.875	97.969	97.876	97.768	97.660
6.990	98.162	98.069	97.961	97.853
7.125	98.408	98.315	98.207	98.099
7.250	98.288	98.196	98.087	97.979
7.375	98.863	98.771	98.662	98.554
7.500	98.932	98.839	98.731	98.623
7.625	98.955	98.862	98.754	98.646
7.750	100.003	99.910	99.802	99.694
7.875	100.144	100.051	99.943	99.835
7.990	99.050	98.957	98.849	98.741

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.000	94.927	94.828	94.729
6.125	95.345	95.272	95.173	95.074
6.250	95.916	95.824	95.708	95.591
6.375	96.228	96.135	96.019	95.903
6.500	96.492	96.399	96.283	96.167
6.625	96.788	96.696	96.580	96.464
6.750	97.129	97.036	96.928	96.820
6.875	97.398	97.305	97.197	97.089
6.990	97.576	97.483	97.375	97.267
7.125	97.802	97.709	97.601	97.493
7.250	97.656	97.563	97.455	97.347
7.375	98.242	98.149	98.041	97.933
7.500	98.297	98.204	98.096	97.988
7.625	98.338	98.245	98.137	98.029
7.750	99.408	99.316	99.207	99.099
7.875	99.576	99.484	99.375	99.267
7.990	98.456	98.363	98.255	98.147

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.035	93.958	93.866	93.774
6.125	94.770	94.693	94.601	94.509
6.250	95.447	95.351	95.246	95.142
6.375	96.249	96.152	96.043	95.935
6.500	96.881	96.785	96.676	96.567
6.625	97.382	97.285	97.176	97.068
6.750	98.220	98.085	97.951	97.817
6.875	98.731	98.596	98.462	98.328
6.990	99.395	99.261	99.127	98.993
7.125	99.987	99.852	99.718	99.585
7.250	100.480	100.345	100.211	100.077
7.375	100.929	100.794	100.660	100.526
7.500	101.180	101.045	100.911	100.777
7.625	101.589	101.467	101.300	101.132
7.750	101.684	101.573	101.452	101.330
7.875	102.089	101.985	101.868	101.751
7.990	102.337	102.232	102.115	101.998
8.125	102.710	102.606	102.488	102.371

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.913	93.847	93.755	93.663
6.125	94.582	94.517	94.425	94.332
6.250	95.193	95.066	94.924	94.782
6.375	95.869	95.743	95.600	95.458
6.500	96.473	96.346	96.204	96.062
6.625	97.110	96.984	96.842	96.699
6.750	97.813	97.686	97.544	97.402
6.875	98.349	98.223	98.080	97.938
6.990	98.760	98.634	98.492	98.349
7.125	99.240	99.114	98.972	98.829
7.250	98.798	98.633	98.465	98.298
7.375	99.589	99.425	99.257	99.090
7.500	99.758	99.594	99.426	99.259
7.625	99.953	99.789	99.621	99.454
7.750	100.432	100.243	99.975	99.707
7.875	100.746	100.557	100.289	100.021
7.990	99.775	99.585	99.317	99.050
8.125	100.056	99.866	99.598	99.330
8.250	99.816	99.638	99.437	99.236
8.375	99.971	99.793	99.592	99.391
8.500	100.182	100.004	99.803	99.602
8.625	100.382	100.204	100.003	99.802

FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.335	93.258	93.166	93.074
6.125	94.070	93.993	93.901	93.809
6.250	94.747	94.651	94.546	94.442
6.375	95.549	95.452	95.343	95.235
6.500	96.181	96.085	95.976	95.867
6.625	96.682	96.585	96.476	96.368
6.750	97.520	97.385	97.251	97.117
6.875	98.031	97.896	97.762	97.628
6.990	98.695	98.561	98.427	98.293
7.125	99.287	99.152	99.018	98.885
7.250	99.780	99.645	99.511	99.377
7.375	100.229	100.094	99.960	99.826
7.500	100.480	100.345	100.211	100.077
7.625	100.889	100.767	100.600	100.432
7.750	100.984	100.873	100.752	100.630
7.875	101.389	101.285	101.168	101.051
7.990	101.637	101.532	101.415	101.298
8.125	102.010	101.906	101.788	101.671

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.035	93.958	93.866	93.774
6.125	94.770	94.693	94.601	94.509
6.250	95.447	95.351	95.246	95.142
6.375	96.249	96.152	96.043	95.935
6.500	96.881	96.785	96.676	96.567
6.625	97.382	97.285	97.176	97.068
6.750	98.220	98.085	97.951	97.817
6.875	98.731	98.596	98.462	98.328
6.990	99.395	99.261	99.127	98.993
7.125	99.987	99.852	99.718	99.585
7.250	100.480	100.345	100.211	100.077
7.375	100.929	100.794	100.660	100.526
7.500	101.180	101.045	100.911	100.777
7.625	101.589	101.467	101.300	101.132
7.750	101.684	101.573	101.452	101.330
7.875	102.089	101.985	101.868	101.751
7.990	102.337	102.232	102.115	101.998
8.125	102.710	102.606	102.488	102.371

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.913	93.847	93.755	93.663
6.125	94.582	94.517	94.425	94.332
6.250	95.193	95.066	94.924	94.782
6.375	95.869	95.743	95.600	95.458
6.500	96.473	96.346	96.204	96.062
6.625	97.110	96.984	96.842	96.699
6.750	97.813	97.686	97.544	97.402
6.875	98.349	98.223	98.080	97.938
6.990	98.760	98.634	98.492	98.349
7.125	99.240	99.114	98.972	98.829
7.250	98.798	98.633	98.465	98.298
7.375	99.589	99.425	99.257	99.090
7.500	99.758	99.594	99.426	99.259
7.625	99.953	99.789	99.621	99.454
7.750	100.432	100.243	99.975	99.707
7.875	100.746	100.557	100.289	100.021
7.990	99.775	99.585	99.317	99.050
8.125	100.056	99.866	99.598	99.330
8.250	99.816	99.638	99.437	99.236
8.375	99.971	99.793	99.592	99.391
8.500	100.182	100.004	99.803	99.602
8.625	100.382	100.204	100.003	99.802

FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.335	93.258	93.166	93.074
6.125	94.070	93.993	93.901	93.809
6.250	94.747	94.651	94.546	94.442
6.375	95.549	95.452	95.343	95.235
6.500	96.181	96.085	95.976	95.867
6.625	96.682	96.585	96.476	96.368
6.750	97.520	97.385	97.251	97.117
6.875	98.031	97.896	97.762	97.628
6.990	98.695	98.561	98.427	98.293
7.125	99.287	99.152	99.018	98.885
7.250	99.780	99.645	99.511	99.377
7.375	100.229	100.094	99.960	99.826
7.500	100.480	100.345	100.211	100.077
7.625	100.889	100.767	100.600	100.432
7.750	100.984	100.873	100.752	100.630
7.875	101.389	101.285	101.168	101.051
7.990	101.637	101.532	101.415	101.298
8.125	102.010	101.906	101.788	101.671

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: **October 2, 2026**

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.435	94.358	94.266	94.174
6.125	95.170	95.093	95.001	94.909
6.250	95.847	95.751	95.646	95.542
6.375	96.649	96.552	96.443	96.335
6.500	97.281	97.185	97.076	96.967
6.625	97.782	97.685	97.576	97.468
6.750	98.620	98.485	98.351	98.217
6.875	99.131	98.996	98.862	98.728
6.990	99.795	99.661	99.527	99.393
7.125	100.387	100.252	100.118	99.985
7.250	100.880	100.745	100.611	100.477
7.375	101.329	101.194	101.060	100.926
7.500	101.580	101.445	101.311	101.177
7.625	101.989	101.867	101.700	101.532
7.750	102.084	101.973	101.852	101.730
7.875	102.489	102.385	102.268	102.151
7.990	102.737	102.632	102.515	102.398
8.125	103.110	103.006	102.888	102.771

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.528	95.469	95.386	95.304
5.375	95.968	95.908	95.826	95.744
5.500	96.403	96.343	96.261	96.179
5.625	96.833	96.773	96.691	96.608
5.750	97.484	97.404	97.305	97.205
5.875	97.911	97.831	97.732	97.633
5.990	98.294	98.214	98.115	98.015
6.125	98.728	98.648	98.549	98.449
6.250	99.106	99.026	98.935	98.843
6.375	99.629	99.550	99.458	99.366
6.500	100.004	99.924	99.832	99.741
6.625	100.226	100.146	100.055	99.963
6.750	100.691	100.611	100.519	100.428
6.875	100.898	100.819	100.727	100.635
6.990	101.311	101.231	101.140	101.048
7.125	101.605	101.525	101.434	101.342
7.250	101.675	101.595	101.504	101.412
7.375	101.947	101.867	101.775	101.684
7.500	102.199	102.120	102.028	101.936
7.625	102.427	102.348	102.256	102.164
7.750	102.680	102.600	102.508	102.417
7.875	103.036	102.956	102.864	102.773
7.990	103.248	103.169	103.077	102.985

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.213	94.147	94.055	93.963
6.125	94.882	94.817	94.725	94.632
6.250	95.493	95.366	95.224	95.082
6.375	96.169	96.043	95.900	95.758
6.500	96.773	96.646	96.504	96.362
6.625	97.410	97.284	97.142	96.999
6.750	98.113	97.986	97.844	97.702
6.875	98.649	98.523	98.380	98.238
6.990	99.060	98.934	98.792	98.649
7.125	99.540	99.414	99.272	99.129
7.250	99.098	98.933	98.765	98.598
7.375	99.889	99.725	99.557	99.390
7.500	100.058	99.894	99.726	99.559
7.625	100.253	100.089	99.921	99.754
7.750	100.732	100.543	100.275	100.007
7.875	101.046	100.857	100.589	100.321
7.990	100.075	99.885	99.617	99.350
8.125	100.356	100.166	99.898	99.630

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.750	95.677	95.578	95.479
6.125	96.105	96.032	95.933	95.835
6.250	96.674	96.581	96.465	96.349
6.375	96.995	96.903	96.787	96.671
6.500	97.271	97.178	97.062	96.946
6.625	97.582	97.489	97.373	97.257
6.750	97.934	97.841	97.733	97.625
6.875	98.219	98.126	98.018	97.910
6.990	98.412	98.319	98.211	98.103
7.125	98.658	98.565	98.457	98.349
7.250	98.538	98.446	98.337	98.229
7.375	99.113	99.021	98.912	98.804
7.500	99.182	99.089	98.981	98.873
7.625	99.205	99.112	99.004	98.896
7.750	100.253	100.160	100.052	99.944
7.875	100.394	100.301	100.193	100.085

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.285	94.208	94.116	94.024
6.125	95.020	94.943	94.851	94.759
6.250	95.697	95.601	95.496	95.392
6.375	96.499	96.402	96.293	96.185
6.500	97.131	97.035	96.926	96.817
6.625	97.632	97.535	97.426	97.318
6.750	98.470	98.335	98.201	98.067
6.875	98.981	98.846	98.712	98.578
6.990	99.645	99.511	99.377	99.243
7.125	100.237	100.102	99.968	99.835
7.250	100.730	100.595	100.461	100.327
7.375	101.179	101.044	100.910	100.776
7.500	101.430	101.295	101.161	101.027
7.625	101.839	101.717	101.550	101.382
7.750	101.934	101.823	101.702	101.580
7.875	102.339	102.235	102.118	102.001
7.990	102.587	102.482	102.365	102.248
8.125	102.960	102.856	102.738	102.621

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.163	94.097	94.005	93.913
6.125	94.832	94.767	94.675	94.582
6.250	95.443	95.316	95.174	95.032
6.375	96.119	95.993	95.850	95.708
6.500	96.723	96.596	96.454	96.312
6.625	97.360	97.234	97.092	96.949
6.750	98.063	97.936	97.794	97.652
6.875	98.599	98.473	98.330	98.188
6.990	99.010	98.884	98.742	98.599
7.125	99.490	99.364	99.222	99.079
7.250	99.048	98.883	98.715	98.548
7.375	99.839	99.675	99.507	99.340
7.500	100.008	99.844	99.676	99.509
7.625	100.203	100.039	99.871	99.704
7.750	100.682	100.493	100.225	99.957
7.875	100.996	100.807	100.539	100.271
7.990	100.025	99.835	99.567	99.300
8.125	100.306	100.116	99.848	99.580
8.250	100.066	99.888	99.687	99.486
8.375	100.221	100.043	99.842	99.641
8.500	100.432	100.254	100.053	99.852
8.625	100.632	100.454	100.253	100.052

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.285	94.208	94.116	94.024
6.125	95.020	94.943	94.851	94.759
6.250	95.697	95.601	95.496	95.392
6.375	96.499	96.402	96.293	96.185
6.500	97.131	97.035	96.926	96.817
6.625	97.632	97.535	97.426	97.318
6.750	98.470	98.335	98.201	98.067
6.875	98.981	98.846	98.712	98.578
6.990	99.645	99.511	99.377	99.243
7.125	100.237	100.102	99.968	99.835
7.250	100.730	100.595	100.461	100.327
7.375	101.179	101.044	100.910	100.776
7.500	101.430	101.295	101.161	101.027
7.625	101.839	101.717	101.550	101.382
7.750	101.934	101.823	101.702	101.580
7.875	102.339	102.235	102.118	102.001
7.990	102.587	102.482	102.365	102.248
8.125	102.960	102.856	102.738	102.621

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.163	94.097	94.005	93.913
6.125	94.832	94.767	94.675	94.582
6.250	95.443	95.316	95.174	95.032
6.375	96.119	95.993	95.850	95.708
6.500	96.723	96.596	96.454	96.312
6.625	97.360	97.234	97.092	96.949
6.750	98.063	97.936	97.794	97.652
6.875	98.599	98.473	98.330	98.188
6.990	99.010	98.884	98.742	98.599
7.125	99.490	99.364	99.222	99.079
7.250	99.048	98.883	98.715	98.548
7.375	99.839	99.675	99.507	99.340
7.500	100.008	99.844	99.676	99.509
7.625	100.203	100.039	99.871	99.704
7.750	100.682	100.493	100.225	99.957
7.875	100.996	100.807	100.539	100.271
7.990	100.025	99.835	99.567	99.300
8.125	100.306	100.116	99.848	99.580
8.250	100.066	99.888	99.687	99.486
8.375	100.221	100.043	99.842	99.641
8.500	100.432	100.254	100.053	99.852
8.625	100.632	100.454	100.253	100.052

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.185	94.108	94.016	93.924
6.125	94.920	94.843	94.751	94.659
6.250	95.597	95.501	95.396	95.292
6.375	96.399	96.302	96.193	96.085
6.500	97.031	96.935	96.826	96.717
6.625	97.532	97.435	97.326	97.218
6.750	98.370	98.235	98.101	97.967
6.875	98.881	98.746	98.612	98.478
6.990	99.545	99.411	99.277	99.143
7.125	100.137	100.002	99.868	99.735
7.250	100.630	100.495	100.361	100.227
7.375	101.079	100.944	100.810	100.676
7.500	101.330	101.195	101.061	100.927
7.625	101.739	101.617	101.450	101.282
7.750	101.834	101.723	101.602	101.480
7.875	102.239	102.135	102.018	101.901
7.990	102.487	102.382	102.265	102.148
8.125	102.860	102.756	102.638	102.521

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.781	93.704	93.612	93.520
6.125	94.526	94.449	94.357	94.265
6.250	95.219	95.123	95.019	94.914
6.375	96.039	95.942	95.833	95.725
6.500	96.686	96.590	96.481	96.372
6.625	97.200	97.104	96.995	96.886
6.750	98.045	97.910	97.776	97.642
6.875	98.556	98.421	98.287	98.153
6.990	99.220	99.086	98.952	98.818
7.125	99.812	99.677	99.543	99.410
7.250	100.305	100.170	100.036	99.902
7.375	100.754	100.619	100.485	100.351
7.500	101.005	100.870	100.736	100.602
7.625	101.409	101.287	101.120	100.953
7.750	101.489	101.378	101.257	101.135
7.875	101.894	101.790	101.673	101.556
7.990	102.142	102.037	101.920	101.803
8.125	102.515	102.411	102.293	102.176

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.059	92.967	92.858	92.750
5.625	93.692	93.601	93.492	93.383
5.750	94.655	94.549	94.424	94.298
5.875	95.285	95.179	95.054	94.928
5.990	95.858	95.752	95.626	95.501
6.125	96.467	96.361	96.236	96.110
6.250	97.043	96.937	96.811	96.686
6.375	97.725	97.619	97.493	97.368
6.500	98.269	98.162	98.037	97.911
6.625	98.651	98.545	98.419	98.293
6.750	98.821	98.703	98.594	98.486
6.875	99.204	99.087	98.978	98.869
6.990	99.767	99.650	99.541	99.432
7.125	100.253	100.135	100.026	99.918
7.250	100.407	100.272	100.138	100.004
7.375	100.839	100.704	100.570	100.436
7.500	101.240	101.105	100.972	100.838
7.625	101.617	101.482	101.348	101.214
7.750	101.917	101.794	101.622	101.449
7.875	102.298	102.183	102.040	101.897
7.990	102.503	102.395	102.276	102.157
8.125	102.914	102.810	102.692	102.575

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.278	95.219	95.136	95.054
5.375	95.718	95.658	95.576	95.494
5.500	96.153	96.093	96.011	95.929
5.625	96.583	96.523	96.441	96.358
5.750	97.234	97.154	97.055	96.955
5.875	97.661	97.581	97.482	97.383
5.990	98.044	97.964	97.865	97.765
6.125	98.478	98.398	98.299	98.199
6.250	98.856	98.776	98.685	98.593
6.375	99.379	99.300	99.208	99.116
6.500	99.754	99.674	99.582	99.491
6.625	99.976	99.896	99.805	99.713
6.750	100.441	100.361	100.269	100.178
6.875	100.648	100.569	100.477	100.385
6.990	101.061	100.981	100.890	100.798
7.125	101.355	101.275	101.184	101.092
7.250	101.425	101.345	101.254	101.162
7.375	101.697	101.617	101.525	101.434
7.500	101.949	101.870	101.778	101.686
7.625	102.177	102.098	102.006	101.914
7.750	102.430	102.350	102.258	102.167

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.431	96.358	96.259	96.160
5.625	96.762	96.689	96.590	96.491
5.750	97.090	97.010	96.911	96.811
5.875	97.422	97.343	97.243	97.144
5.990	97.715	97.636	97.536	97.437
6.125	98.049	97.969	97.870	97.771
6.250	98.686	98.607	98.515	98.423
6.375	99.118	99.039	98.947	98.855
6.500	99.405	99.326	99.234	99.142
6.625	99.541	99.462	99.370	99.278
6.750	99.920	99.840	99.748	99.657
6.875	100.043	99.964	99.872	99.781
6.990	100.391	100.312	100.220	100.128
7.125	100.645	100.565	100.473	100.382
7.250	100.866	100.786	100.695	100.603

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.785	93.708	93.616	93.524
6.125	94.520	94.443	94.351	94.259
6.250	95.197	95.101	94.996	94.892
6.375	95.999	95.902	95.793	95.685
6.500	96.631	96.535	96.426	96.317
6.625	97.132	97.035	96.926	96.818
6.750	97.970	97.835	97.701	97.567
6.875	98.481	98.346	98.212	98.078
6.990	99.145	99.011	98.877	98.743
7.125	99.737	99.602	99.468	99.335
7.250	100.230	100.095	99.961	99.827
7.375	100.679	100.544	100.410	100.276
7.500	100.930	100.795	100.661	100.527
7.625	101.339	101.217	101.050	100.882
7.750	101.434	101.323	101.202	101.080
7.875	101.839	101.735	101.618	101.501
7.990	102.087	101.982	101.865	101.748
8.125	102.460	102.356	102.238	102.121

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.185	94.108	94.016	93.924
6.125	94.920	94.843	94.751	94.659
6.250	95.597	95.501	95.396	95.292
6.375	96.399	96.302	96.193	96.085
6.500	97.031	96.935	96.826	96.717
6.625	97.532	97.435	97.326	97.218
6.750	98.370	98.235	98.101	97.967
6.875	98.881	98.746	98.612	98.478
6.990	99.545	99.411	99.277	99.143
7.125	100.137	100.002	99.868	99.735
7.250	100.630	100.495	100.361	100.227
7.375	101.079	100.944	100.810	100.676
7.500	101.330	101.195	101.061	100.927
7.625	101.739	101.617	101.450	101.282
7.750	101.834	101.723	101.602	101.480
7.875	102.239	102.135	102.018	101.901
7.990	102.487	102.382	102.265	102.148
8.125	102.860	102.756	102.638	102.521

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.613	93.547	93.455	93.363
6.125	94.282	94.217	94.125	94.032
6.250	94.893	94.766	94.624	94.482
6.375	95.569	95.443	95.300	95.158
6.500	96.173	96.046	95.904	95.762
6.625	96.810	96.684	96.542	96.399
6.750	97.513	97.386	97.244	97.102
6.875	98.049	97.923	97.780	97.638
6.990	98.460	98.334	98.192	98.049
7.125	98.940	98.814	98.672	98.529
7.250	98.498	98.333	98.165	97.998
7.375	99.289	99.125	98.957	98.790
7.500	99.458	99.294	99.126	98.959
7.625	99.653	99.489	99.321	99.154
7.750	100.132	99.943	99.675	99.407
7.875	100.446	100.257	99.989	99.721
7.990	99.475	99.285	99.017	98.750
8.125	99.756	99.566	99.298	99.030

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	88.864	88.798	88.706	88.614
5.625	89.524	89.458	89.366	89.274
5.750	89.933	89.867	89.775	89.683
5.875	90.590	90.524	90.432	90.340
5.990	91.363	91.297	91.205	91.113
6.125	92.032	91.967	91.875	91.782
6.250	92.643	92.516	92.374	92.232
6.375	93.319	93.193	93.050	92.908
6.500	93.923	93.796	93.654	93.512
6.625	94.560	94.434	94.292	94.149
6.750	95.263	95.136	94.994	94.852
6.875	95.799	95.673	95.530	95.388
6.990	96.210	96.084	95.942	95.799
7.125	96.675	96.548	96.406	96.264
7.250	96.205	96.041	95.873	95.706
7.375	97.008	96.843	96.676	96.508
7.500	97.163	96.999	96.831	96.664
7.625	97.376	97.211	97.044	96.877
7.750	97.878	97.688	97.420	97.152
7.875	98.219	98.029	97.761	97.493
7.990	97.221	97.031	96.763	96.495

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	93.525	93.452	93.353	93.254
5.625	93.937	93.864	93.765	93.666
5.750	94.085	94.012	93.913	93.815
5.875	94.461	94.388	94.289	94.190
5.990	94.900	94.827	94.728	94.629
6.125	95.255	95.182	95.083	94.985
6.250	95.824	95.731	95.615	95.499
6.375	96.145	96.053	95.937	95.821
6.500	96.421	96.328	96.212	96.096
6.625	96.732	96.639	96.523	96.407
6.750	97.084	96.991	96.883	96.775
6.875	97.358	97.265	97.157	97.049
6.990	97.536	97.443	97.335	97.227
7.125	97.762	97.669	97.561	97.453
7.250	97.616	97.523	97.415	97.307
7.375	98.202	98.109	98.001	97.893
7.500	98.257	98.164	98.056	97.948
7.625	98.298	98.205	98.097	97.989
7.750	99.368	99.276	99.167	99.059
7.875	99.536	99.444	99.335	99.227
7.990	98.416	98.323	98.215	98.107

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.035	93.958	93.866	93.774
6.125	94.770	94.693	94.601	94.509
6.250	95.447	95.351	95.246	95.142
6.375	96.249	96.152	96.043	95.935
6.500	96.881	96.785	96.676	96.567
6.625	97.382	97.285	97.176	97.068
6.750	98.220	98.085	97.951	97.817
6.875	98.731	98.596	98.462	98.328
6.990	99.395	99.261	99.127	98.993
7.125	99.987	99.852	99.718	99.585
7.250	100.480	100.345	100.211	100.077
7.375	100.929	100.794	100.660	100.526
7.500	101.180	101.045	100.911	100.777
7.625	101.589	101.467	101.300	101.132
7.750	101.684	101.573	101.452	101.330
7.875	102.089	101.985	101.868	101.751
7.990	102.337	102.232	102.115	101.998
8.125	102.710	102.606	102.488	102.371

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.563	93.497	93.405	93.313
6.125	94.232	94.167	94.075	93.982
6.250	94.843	94.716	94.574	94.432
6.375	95.519	95.393	95.250	95.108
6.500	96.123	95.996	95.854	95.712
6.625	96.760	96.634	96.492	96.349
6.750	97.463	97.336	97.194	97.052
6.875	97.999	97.873	97.730	97.588
6.990	98.410	98.284	98.142	97.999
7.125	98.890	98.764	98.622	98.479
7.250	98.448	98.283	98.115	97.948
7.375	99.239	99.075	98.907	98.740
7.500	99.408	99.244	99.076	98.909
7.625	99.603	99.439	99.271	99.104
7.750	100.082	99.893	99.625	99.357
7.875	100.396	100.207	99.939	99.671
7.990	99.425	99.235	98.967	98.700
8.125	99.706	99.516	99.248	98.980

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.335	93.258	93.166	93.074
6.125	94.070	93.993	93.901	93.809
6.250	94.747	94.651	94.546	94.442
6.375	95.549	95.452	95.343	95.235
6.500	96.181	96.085	95.976	95.867
6.625	96.682	96.585	96.476	96.368
6.750	97.520	97.385	97.251	97.117
6.875	98.031	97.896	97.762	97.628
6.990	98.695	98.561	98.427	98.293
7.125	99.287	99.152	99.018	98.885
7.250	99.780	99.645	99.511	99.377
7.375	100.229	100.094	99.960	99.826
7.500	100.480	100.345	100.211	100.077
7.625	100.889	100.767	100.600	100.432
7.750	100.984	100.873	100.752	100.630
7.875	101.389	101.285	101.168	101.051
7.990	101.637	101.532	101.415	101.298
8.125	102.010	101.906	101.788	101.671

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.035	93.958	93.866	93.774
6.125	94.770	94.693	94.601	94.509
6.250	95.447	95.351	95.246	95.142
6.375	96.249	96.152	96.043	95.935
6.500	96.881	96.785	96.676	96.567
6.625	97.382	97.285	97.176	97.068
6.750	98.220	98.085	97.951	97.817
6.875	98.731	98.596	98.462	98.328
6.990	99.395	99.261	99.127	98.993
7.125	99.987	99.852	99.718	99.585
7.250	100.480	100.345	100.211	100.077
7.375	100.929	100.794	100.660	100.526
7.500	101.180	101.045	100.911	100.777
7.625	101.589	101.467	101.300	101.132
7.750	101.684	101.573	101.452	101.330
7.875	102.089	101.985	101.868	101.751
7.990	102.337	102.232	102.115	101.998
8.125	102.710	102.606	102.488	102.371

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.563	93.497	93.405	93.313
6.125	94.232	94.167	94.075	93.982
6.250	94.843	94.716	94.574	94.432
6.375	95.519	95.393	95.250	95.108
6.500	96.123	95.996	95.854	95.712
6.625	96.760	96.634	96.492	96.349
6.750	97.463	97.336	97.194	97.052
6.875	97.999	97.873	97.730	97.588
6.990	98.410	98.284	98.142	97.999
7.125	98.890	98.764	98.622	98.479
7.250	98.448	98.283	98.115	97.948
7.375	99.239	99.075	98.907	98.740
7.500	99.408	99.244	99.076	98.909
7.625	99.603	99.439	99.271	99.104
7.750	100.082	99.893	99.625	99.357
7.875	100.396	100.207	99.939	99.671
7.990	99.425	99.235	98.967	98.700
8.125	99.706	99.516	99.248	98.980

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.335	93.258	93.166	93.074
6.125	94.070	93.993	93.901	93.809
6.250	94.747	94.651	94.546	94.442
6.375	95.549	95.452	95.343	95.235
6.500	96.181	96.085	95.976	95.867
6.625	96.682	96.585	96.476	96.368
6.750	97.520	97.385	97.251	97.117
6.875	98.031	97.896	97.762	97.628
6.990	98.695	98.561	98.427	98.293
7.125	99.287	99.152	99.018	98.885
7.250	99.780	99.645	99.511	99.377
7.375	100.229	100.094	99.960	99.826
7.500	100.480	100.345	100.211	100.077
7.625	100.889	100.767	100.600	100.432
7.750	100.984	100.873	100.752	100.630
7.875	101.389	101.285	101.168	101.051
7.990	101.637	101.532	101.415	101.298
8.125	102.010	101.906	101.788	101.671

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 2, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.435	94.358	94.266	94.174
6.125	95.170	95.093	95.001	94.909
6.250	95.847	95.751	95.646	95.542
6.375	96.649	96.552	96.443	96.335
6.500	97.281	97.185	97.076	96.967
6.625	97.782	97.685	97.576	97.468
6.750	98.620	98.485	98.351	98.217
6.875	99.131	98.996	98.862	98.728
6.990	99.795	99.661	99.527	99.393
7.125	100.387	100.252	100.118	99.985
7.250	100.880	100.745	100.611	100.477
7.375	101.329	101.194	101.060	100.926
7.500	101.580	101.445	101.311	101.177
7.625	101.989	101.867	101.700	101.532
7.750	102.084	101.973	101.852	101.730
7.875	102.489	102.385	102.268	102.151
7.990	102.737	102.632	102.515	102.398
8.125	103.110	103.006	102.888	102.771

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.528	95.469	95.386	95.304
5.375	95.968	95.908	95.826	95.744
5.500	96.403	96.343	96.261	96.179
5.625	96.833	96.773	96.691	96.608
5.750	97.484	97.404	97.305	97.205
5.875	97.911	97.831	97.732	97.633
5.990	98.294	98.214	98.115	98.015
6.125	98.728	98.648	98.549	98.449
6.250	99.106	99.026	98.935	98.843
6.375	99.629	99.550	99.458	99.366
6.500	100.004	99.924	99.832	99.741
6.625	100.226	100.146	100.055	99.963
6.750	100.691	100.611	100.519	100.428
6.875	100.898	100.819	100.727	100.635
6.990	101.311	101.231	101.140	101.048
7.125	101.605	101.525	101.434	101.342
7.250	101.675	101.595	101.504	101.412
7.375	101.947	101.867	101.775	101.684
7.500	102.199	102.120	102.028	101.936
7.625	102.427	102.348	102.256	102.164
7.750	102.680	102.600	102.508	102.417
7.875	102.911	102.831	102.739	102.648
7.990	102.998	102.919	102.827	102.735
8.125	103.251	103.171	103.080	102.988

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.863	93.797	93.705	93.613
6.125	94.532	94.467	94.375	94.282
6.250	95.143	95.016	94.874	94.732
6.375	95.819	95.693	95.550	95.408
6.500	96.423	96.296	96.154	96.012
6.625	97.060	96.934	96.792	96.649
6.750	97.763	97.636	97.494	97.352
6.875	98.299	98.173	98.030	97.888
6.990	98.710	98.584	98.442	98.299
7.125	99.190	99.064	98.922	98.779
7.250	98.748	98.583	98.415	98.248
7.375	99.539	99.375	99.207	99.040
7.500	99.708	99.544	99.376	99.209
7.625	99.903	99.739	99.571	99.404
7.750	100.382	100.193	99.925	99.657
7.875	100.696	100.507	100.239	99.971
7.990	99.725	99.535	99.267	99.000
8.125	100.006	99.816	99.548	99.280

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.150	95.077	94.978	94.879
6.125	95.505	95.432	95.333	95.235
6.250	96.074	95.981	95.865	95.749
6.375	96.395	96.303	96.187	96.071
6.500	96.671	96.578	96.462	96.346
6.625	96.982	96.889	96.773	96.657
6.750	97.334	97.241	97.133	97.025
6.875	97.608	97.515	97.407	97.299
6.990	97.786	97.693	97.585	97.477
7.125	98.012	97.919	97.811	97.703
7.250	97.866	97.773	97.665	97.557
7.375	98.452	98.359	98.251	98.143
7.500	98.507	98.414	98.306	98.198
7.625	98.548	98.455	98.347	98.239
7.750	99.618	99.526	99.417	99.309
7.875	99.786	99.694	99.585	99.477
7.990	98.666	98.573	98.465	98.357

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.285	94.208	94.116	94.024
6.125	95.020	94.943	94.851	94.759
6.250	95.697	95.601	95.496	95.392
6.375	96.499	96.402	96.293	96.185
6.500	97.131	97.035	96.926	96.817
6.625	97.632	97.535	97.426	97.318
6.750	98.470	98.335	98.201	98.067
6.875	98.981	98.846	98.712	98.578
6.990	99.645	99.511	99.377	99.243
7.125	100.237	100.102	99.968	99.835
7.250	100.730	100.595	100.461	100.327
7.375	101.179	101.044	100.910	100.776
7.500	101.430	101.295	101.161	101.027
7.625	101.839	101.717	101.550	101.382
7.750	101.934	101.823	101.702	101.580
7.875	102.339	102.235	102.118	102.001
7.990	102.587	102.482	102.365	102.248
8.125	102.960	102.856	102.738	102.621

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.813	93.747	93.655	93.563
6.125	94.482	94.417	94.325	94.232
6.250	95.093	94.966	94.824	94.682
6.375	95.769	95.643	95.500	95.358
6.500	96.373	96.246	96.104	95.962
6.625	97.010	96.884	96.742	96.599
6.750	97.713	97.586	97.444	97.302
6.875	98.249	98.123	97.980	97.838
6.990	98.660	98.534	98.392	98.249
7.125	99.140	99.014	98.872	98.729
7.250	98.698	98.533	98.365	98.198
7.375	99.489	99.325	99.157	98.990
7.500	99.658	99.494	99.326	99.159
7.625	99.853	99.689	99.521	99.354
7.750	100.332	100.143	99.875	99.607
7.875	100.646	100.457	100.189	99.921
7.990	99.675	99.485	99.217	98.950
8.125	99.956	99.766	99.498	99.230

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.285	94.208	94.116	94.024
6.125	95.020	94.943	94.851	94.759
6.250	95.697	95.601	95.496	95.392
6.375	96.499	96.402	96.293	96.185
6.500	97.131	97.035	96.926	96.817
6.625	97.632	97.535	97.426	97.318
6.750	98.470	98.335	98.201	98.067
6.875	98.981	98.846	98.712	98.578
6.990	99.645	99.511	99.377	99.243
7.125	100.237	100.102	99.968	99.835
7.250	100.730	100.595	100.461	100.327
7.375	101.179	101.044	100.910	100.776
7.500	101.430	101.295	101.161	101.027
7.625	101.839	101.717	101.550	101.382
7.750	101.934	101.823	101.702	101.580
7.875	102.339	102.235	102.118	102.001
7.990	102.587	102.482	102.365	102.248
8.125	102.960	102.856	102.738	102.621

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.813	93.747	93.655	93.563
6.125	94.482	94.417	94.325	94.232
6.250	95.093	94.966	94.824	94.682
6.375	95.769	95.643	95.500	95.358
6.500	96.373	96.246	96.104	95.962
6.625	97.010	96.884	96.742	96.599
6.750	97.713	97.586	97.444	97.302
6.875	98.249	98.123	97.980	97.838
6.990	98.660	98.534	98.392	98.249
7.125	99.140	99.014	98.872	98.729
7.250	98.698	98.533	98.365	98.198
7.375	99.489	99.325	99.157	98.990
7.500	99.658	99.494	99.326	99.159
7.625	99.853	99.689	99.521	99.354
7.750	100.332	100.143	99.875	99.607
7.875	100.646	100.457	100.189	99.921
7.990	99.675	99.485	99.217	98.950
8.125	99.956	99.766	99.498	99.230

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	92.110	92.115	92.115	92.018
4.000	92.435	92.437	92.437	92.331
4.125	92.883	92.881	92.881	92.766
4.250	93.294	93.288	93.288	93.165
4.375	93.594	93.584	93.584	93.453
4.500	93.935	93.921	93.921	93.782
4.625	94.333	94.316	94.316	94.168
4.750	94.692	94.671	94.671	94.515
4.875	95.091	95.066	95.066	94.901
5.000	95.473	95.444	95.444	95.271
5.125	96.050	96.017	96.017	95.836
5.250	96.469	96.433	96.433	96.243
5.375	96.934	96.893	96.893	96.696
5.500	97.317	97.273	97.273	97.067
5.625	97.683	97.635	97.635	97.420
5.750	97.983	97.931	97.931	97.708
5.875	98.454	98.399	98.399	98.168
6.000	98.711	98.652	98.652	98.412
6.125	98.815	98.752	98.752	98.504
6.250	99.040	98.973	98.973	98.717
6.375	99.077	99.006	99.006	98.741

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	89.430	89.436	89.436	89.338
4.000	89.817	89.818	89.818	89.712
4.125	90.340	90.338	90.338	90.223
4.250	90.867	90.861	90.861	90.739
4.375	91.345	91.336	91.336	91.205
4.500	91.856	91.842	91.842	91.703
4.625	92.408	92.391	92.391	92.243
4.750	92.936	92.915	92.915	92.759
4.875	93.525	93.500	93.500	93.335
5.000	94.038	94.009	94.009	93.836
5.125	94.654	94.621	94.621	94.440
5.250	95.164	95.127	95.127	94.938
5.375	95.795	95.754	95.754	95.556
5.500	96.284	96.240	96.240	96.034
5.625	96.666	96.618	96.618	96.403
5.750	97.020	96.968	96.968	96.746
5.875	97.605	97.549	97.549	97.318
6.000	98.003	97.944	97.944	97.705
6.125	98.292	98.228	98.228	97.980
6.250	98.752	98.685	98.685	98.429
6.375	99.101	99.030	99.030	98.765

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.875	87.856	87.861	87.861	87.763
4.000	88.312	88.314	88.314	88.208
4.125	88.951	88.949	88.949	88.835
4.250	89.517	89.511	89.511	89.388
4.375	89.913	89.903	89.903	89.772
4.500	90.409	90.395	90.395	90.256
4.625	90.940	90.923	90.923	90.775
4.750	91.483	91.461	91.461	91.305
4.875	91.962	91.937	91.937	91.772
5.000	92.466	92.437	92.437	92.264
5.125	93.308	93.276	93.276	93.095
5.250	93.883	93.847	93.847	93.657
5.375	94.466	94.425	94.425	94.228
5.500	95.009	94.965	94.965	94.759
5.625	95.597	95.549	95.549	95.335
5.750	96.077	96.025	96.025	95.802
5.875	96.660	96.605	96.605	96.374
6.000	97.035	96.975	96.975	96.736
6.125	97.264	97.201	97.201	96.953
6.250	97.680	97.613	97.613	97.357
6.375	98.003	97.932	97.932	97.668
6.500	98.346	98.271	98.271	97.998
6.625	98.751	98.673	98.673	98.392

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	92.047	92.056	92.056	91.966
3.875	92.353	92.359	92.359	92.261
4.000	92.678	92.680	92.680	92.574
4.125	93.125	93.123	93.123	93.008
4.250	93.535	93.529	93.529	93.407
4.375	93.834	93.825	93.825	93.693
4.500	94.175	94.161	94.161	94.022
4.625	94.573	94.555	94.555	94.408
4.750	94.931	94.910	94.910	94.754
4.875	95.330	95.305	95.305	95.140
5.000	95.711	95.682	95.682	95.510
5.125	96.287	96.255	96.255	96.074
5.250	96.707	96.670	96.670	96.481
5.375	97.171	97.131	97.131	96.933
5.500	97.554	97.510	97.510	97.304
5.625	97.919	97.871	97.871	97.657
5.750	98.220	98.168	98.168	97.945
5.875	98.691	98.635	98.635	98.404
6.000	98.947	98.888	98.888	98.648
6.125	99.051	98.988	98.988	98.740

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM HB (107HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.318	89.327	89.327	89.237
3.875	89.675	89.681	89.681	89.583
4.000	90.061	90.062	90.062	89.956
4.125	90.583	90.581	90.581	90.467
4.250	91.110	91.104	91.104	90.981
4.375	91.587	91.577	91.577	91.446
4.500	92.097	92.083	92.083	91.944
4.625	92.649	92.631	92.631	92.483
4.750	93.175	93.154	93.154	92.998
4.875	93.764	93.739	93.739	93.574
5.000	94.276	94.247	94.247	94.074
5.125	94.891	94.859	94.859	94.678
5.250	95.401	95.364	95.364	95.175
5.375	96.031	95.991	95.991	95.793
5.500	96.520	96.476	96.476	96.270
5.625	96.901	96.853	96.853	96.638
5.750	97.255	97.203	97.203	96.980
5.875	97.839	97.783	97.783	97.552
6.000	98.237	98.177	98.177	97.938
6.125	98.524	98.461	98.461	98.213

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM HB (110HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.704	87.714	87.714	87.624
3.875	88.103	88.108	88.108	88.010
4.000	88.558	88.560	88.560	88.454
4.125	89.196	89.194	89.194	89.080
4.250	89.761	89.755	89.755	89.632
4.375	90.156	90.147	90.147	90.016
4.500	90.651	90.638	90.638	90.498
4.625	91.182	91.165	91.165	91.017
4.750	91.724	91.702	91.702	91.546
4.875	92.202	92.177	92.177	92.013
5.000	92.706	92.677	92.677	92.504
5.125	93.547	93.514	93.514	93.333
5.250	94.121	94.085	94.085	93.895
5.375	94.703	94.663	94.663	94.465
5.500	95.245	95.201	95.201	94.995
5.625	95.833	95.785	95.785	95.571
5.750	96.312	96.260	96.260	96.037
5.875	96.895	96.839	96.839	96.608
6.000	97.268	97.209	97.209	96.970
6.125	97.497	97.434	97.434	97.186

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	91.802	91.812	91.812	91.722
3.875	92.110	92.115	92.115	92.018
4.000	92.435	92.437	92.437	92.331
4.125	92.883	92.881	92.881	92.766
4.250	93.294	93.288	93.288	93.165
4.375	93.594	93.584	93.584	93.453
4.500	93.935	93.921	93.921	93.782
4.625	94.333	94.316	94.316	94.168
4.750	94.692	94.671	94.671	94.515
4.875	95.091	95.066	95.066	94.901
5.000	95.473	95.444	95.444	95.271
5.125	96.050	96.017	96.017	95.836
5.250	96.469	96.433	96.433	96.243
5.375	96.934	96.893	96.893	96.696
5.500	97.317	97.273	97.273	97.067
5.625	97.683	97.635	97.635	97.420
5.750	97.983	97.931	97.931	97.708
5.875	98.454	98.399	98.399	98.168
6.000	98.711	98.652	98.652	98.412
6.125	98.815	98.752	98.752	98.504
6.250	99.040	98.973	98.973	98.717
6.375	99.077	99.006	99.006	98.741

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.072	89.081	89.081	88.992
3.875	89.430	89.436	89.436	89.338
4.000	89.817	89.818	89.818	89.712
4.125	90.340	90.338	90.338	90.223
4.250	90.867	90.861	90.861	90.739
4.375	91.345	91.336	91.336	91.205
4.500	91.856	91.842	91.842	91.703
4.625	92.408	92.391	92.391	92.243
4.750	92.936	92.915	92.915	92.759
4.875	93.525	93.500	93.500	93.335
5.000	94.038	94.009	94.009	93.836
5.125	94.654	94.621	94.621	94.440
5.250	95.164	95.127	95.127	94.938
5.375	95.795	95.754	95.754	95.556
5.500	96.284	96.240	96.240	96.034
5.625	96.666	96.618	96.618	96.403
5.750	97.020	96.968	96.968	96.746
5.875	97.605	97.549	97.549	97.318
6.000	98.003	97.944	97.944	97.705
6.125	98.292	98.228	98.228	97.980
6.250	98.752	98.685	98.685	98.429
6.375	99.101	99.030	99.030	98.765

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.456	87.466	87.466	87.376
3.875	87.856	87.861	87.861	87.763
4.000	88.312	88.314	88.314	88.208
4.125	88.951	88.949	88.949	88.835
4.250	89.517	89.511	89.511	89.388
4.375	89.913	89.903	89.903	89.772
4.500	90.409	90.395	90.395	90.256
4.625	90.940	90.923	90.923	90.775
4.750	91.483	91.461	91.461	91.305
4.875	91.962	91.937	91.937	91.772
5.000	92.466	92.437	92.437	92.264
5.125	93.308	93.276	93.276	93.095
5.250	93.883	93.847	93.847	93.657
5.375	94.466	94.425	94.425	94.228
5.500	95.009	94.965	94.965	94.759
5.625	95.597	95.549	95.549	95.335
5.750	96.077	96.025	96.025	95.802
5.875	96.660	96.605	96.605	96.374
6.000	97.035	96.975	96.975	96.736
6.125	97.264	97.201	97.201	96.953
6.250	97.680	97.613	97.613	97.357
6.375	98.003	97.932	97.932	97.668
6.500	98.346	98.271	98.271	97.998

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 5/6 ARM SC (205SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	92.047	92.056	92.056	91.966
3.875	92.353	92.359	92.359	92.261
4.000	92.678	92.680	92.680	92.574
4.125	93.125	93.123	93.123	93.008
4.250	93.535	93.529	93.529	93.407
4.375	93.834	93.825	93.825	93.693
4.500	94.175	94.161	94.161	94.022
4.625	94.573	94.555	94.555	94.408
4.750	94.931	94.910	94.910	94.754
4.875	95.330	95.305	95.305	95.140
5.000	95.711	95.682	95.682	95.510
5.125	96.287	96.255	96.255	96.074
5.250	96.707	96.670	96.670	96.481
5.375	97.171	97.131	97.131	96.933
5.500	97.554	97.510	97.510	97.304
5.625	97.919	97.871	97.871	97.657
5.750	98.220	98.168	98.168	97.945
5.875	98.691	98.635	98.635	98.404
6.000	98.947	98.888	98.888	98.648
6.125	99.051	98.988	98.988	98.740
6.250	99.276	99.209	99.209	98.953
6.375	99.312	99.241	99.241	98.977

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM SC (207SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	89.318	89.327	89.327	89.237
3.875	89.675	89.681	89.681	89.583
4.000	90.061	90.062	90.062	89.956
4.125	90.583	90.581	90.581	90.467
4.250	91.110	91.104	91.104	90.981
4.375	91.587	91.577	91.577	91.446
4.500	92.097	92.083	92.083	91.944
4.625	92.649	92.631	92.631	92.483
4.750	93.175	93.154	93.154	92.998
4.875	93.764	93.739	93.739	93.574
5.000	94.276	94.247	94.247	94.074
5.125	94.891	94.859	94.859	94.678
5.250	95.401	95.364	95.364	95.175
5.375	96.031	95.991	95.991	95.793
5.500	96.520	96.476	96.476	96.270
5.625	96.901	96.853	96.853	96.638
5.750	97.255	97.203	97.203	96.980
5.875	97.839	97.783	97.783	97.552
6.000	98.237	98.177	98.177	97.938
6.125	98.524	98.461	98.461	98.213
6.250	98.983	98.916	98.916	98.660
6.375	99.331	99.260	99.260	98.996

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
3.750	87.704	87.714	87.714	87.624
3.875	88.103	88.108	88.108	88.010
4.000	88.558	88.560	88.560	88.454
4.125	89.196	89.194	89.194	89.080
4.250	89.761	89.755	89.755	89.632
4.375	90.156	90.147	90.147	90.016
4.500	90.651	90.638	90.638	90.498
4.625	91.182	91.165	91.165	91.017
4.750	91.724	91.702	91.702	91.546
4.875	92.202	92.177	92.177	92.013
5.000	92.706	92.677	92.677	92.504
5.125	93.547	93.514	93.514	93.333
5.250	94.121	94.085	94.085	93.895
5.375	94.703	94.663	94.663	94.465
5.500	95.245	95.201	95.201	94.995
5.625	95.833	95.785	95.785	95.571
5.750	96.312	96.260	96.260	96.037
5.875	96.895	96.839	96.839	96.608
6.000	97.268	97.209	97.209	96.970
6.125	97.497	97.434	97.434	97.186
6.250	97.911	97.844	97.844	97.588
6.375	98.234	98.163	98.163	97.898
6.500	98.574	98.499	98.499	98.227
6.625	98.978	98.900	98.900	98.619

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **October 2, 2026**

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

***Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj**

Minimum Loan Amount $75,000*

****All loan level price adjustments are cumulative*****

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into LSM portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: **October 2, 2026**

ALT AGENCY 2nd Home/Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.185	94.108	94.016	93.924
6.125	94.920	94.843	94.751	94.659
6.250	95.597	95.501	95.396	95.292
6.375	96.399	96.302	96.193	96.085
6.500	97.031	96.935	96.826	96.717
6.625	97.532	97.435	97.326	97.218
6.750	98.370	98.235	98.101	97.967
6.875	98.881	98.746	98.612	98.478
6.990	99.545	99.411	99.277	99.143
7.125	100.137	100.002	99.868	99.735
7.250	100.630	100.495	100.361	100.227
7.375	101.079	100.944	100.810	100.676
7.500	101.330	101.195	101.061	100.927
7.625	101.739	101.617	101.450	101.282
7.750	101.834	101.723	101.602	101.480
7.875	102.239	102.135	102.018	101.901
7.990	102.487	102.382	102.265	102.148
8.125	102.860	102.756	102.638	102.521

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.781	93.704	93.612	93.520
6.125	94.526	94.449	94.357	94.265
6.250	95.219	95.123	95.019	94.914
6.375	96.039	95.942	95.833	95.725
6.500	96.686	96.590	96.481	96.372
6.625	97.200	97.104	96.995	96.886
6.750	98.045	97.910	97.776	97.642
6.875	98.556	98.421	98.287	98.153
6.990	99.220	99.086	98.952	98.818
7.125	99.812	99.677	99.543	99.410
7.250	100.305	100.170	100.036	99.902
7.375	100.754	100.619	100.485	100.351
7.500	101.005	100.870	100.736	100.602
7.625	101.409	101.287	101.120	100.953
7.750	101.489	101.378	101.257	101.135
7.875	101.894	101.790	101.673	101.556
7.990	102.142	102.037	101.920	101.803
8.125	102.515	102.411	102.293	102.176

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.773	91.682	91.573	91.464
5.375	92.419	92.328	92.219	92.111
5.500	93.059	92.967	92.858	92.750
5.625	93.692	93.601	93.492	93.383
5.750	94.655	94.549	94.424	94.298
5.875	95.285	95.179	95.054	94.928
5.990	95.858	95.752	95.626	95.501
6.125	96.467	96.361	96.236	96.110
6.250	97.043	96.937	96.811	96.686
6.375	97.725	97.619	97.493	97.368
6.500	98.269	98.162	98.037	97.911
6.625	98.651	98.545	98.419	98.293
6.750	98.821	98.703	98.594	98.486
6.875	99.204	99.087	98.978	98.869
6.990	99.767	99.650	99.541	99.432
7.125	100.253	100.135	100.026	99.918
7.250	100.407	100.272	100.138	100.004
7.375	100.839	100.704	100.570	100.436
7.500	101.240	101.105	100.972	100.838
7.625	101.617	101.482	101.348	101.214
7.750	101.917	101.794	101.622	101.449
7.875	102.298	102.183	102.040	101.897
7.990	102.503	102.395	102.276	102.157
8.125	102.914	102.810	102.692	102.575

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.278	95.219	95.136	95.054
5.375	95.718	95.658	95.576	95.494
5.500	96.153	96.093	96.011	95.929
5.625	96.583	96.523	96.441	96.358
5.750	97.234	97.154	97.055	96.955
5.875	97.661	97.581	97.482	97.383
5.990	98.044	97.964	97.865	97.765
6.125	98.478	98.398	98.299	98.199
6.250	98.856	98.776	98.685	98.593
6.375	99.379	99.300	99.208	99.116
6.500	99.754	99.674	99.582	99.491
6.625	99.976	99.896	99.805	99.713
6.750	100.441	100.361	100.269	100.178
6.875	100.648	100.569	100.477	100.385
6.990	101.061	100.981	100.890	100.798
7.125	101.355	101.275	101.184	101.092
7.250	101.425	101.345	101.254	101.162
7.375	101.697	101.617	101.525	101.434
7.500	101.949	101.870	101.778	101.686

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	95.757	95.684	95.585	95.486
5.375	96.097	96.024	95.925	95.826
5.500	96.431	96.358	96.259	96.160
5.625	96.762	96.689	96.590	96.491
5.750	97.090	97.010	96.911	96.811
5.875	97.422	97.343	97.243	97.144
5.990	97.715	97.636	97.536	97.437
6.125	98.049	97.969	97.870	97.771
6.250	98.686	98.607	98.515	98.423
6.375	99.118	99.039	98.947	98.855
6.500	99.405	99.326	99.234	99.142
6.625	99.541	99.462	99.370	99.278
6.750	99.920	99.840	99.748	99.657
6.875	100.043	99.964	99.872	99.781
6.990	100.391	100.312	100.220	100.128
7.125	100.645	100.565	100.473	100.382
7.250	100.866	100.786	100.695	100.603
7.375	101.069	100.989	100.898	100.806
7.500	101.259	101.179	101.088	100.996

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: October 2, 2026

ALT AGENCY 2nd Home/Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.288	94.222	94.130	94.038
6.125	94.957	94.892	94.800	94.707
6.250	95.218	95.091	94.949	94.807
6.375	95.894	95.768	95.625	95.483
6.500	96.523	96.396	96.254	96.112
6.625	97.135	97.009	96.867	96.724
6.750	97.713	97.586	97.444	97.302
6.875	98.249	98.123	97.980	97.838
6.990	98.710	98.584	98.442	98.299
7.125	99.190	99.064	98.922	98.779
7.250	98.948	98.783	98.615	98.448
7.375	99.364	99.200	99.032	98.865
7.500	99.658	99.494	99.326	99.159
7.625	99.978	99.814	99.646	99.479
7.750	99.557	99.368	99.100	98.832
7.875	99.871	99.682	99.414	99.146
7.990	100.175	99.985	99.717	99.450
8.125	100.456	100.266	99.998	99.730
8.250	100.216	100.038	99.837	99.636
8.375	100.371	100.193	99.992	99.791
8.500	100.582	100.404	100.203	100.002
8.625	100.782	100.604	100.403	100.202

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	91.963	91.897	91.805	91.713
6.125	92.632	92.567	92.475	92.382
6.250	93.243	93.116	92.974	92.832
6.375	93.919	93.793	93.650	93.508
6.500	94.523	94.396	94.254	94.112
6.625	95.160	95.034	94.892	94.749
6.750	95.863	95.736	95.594	95.452
6.875	96.399	96.273	96.130	95.988
6.990	96.810	96.684	96.542	96.399
7.125	97.290	97.164	97.022	96.879
7.250	96.829	96.665	96.497	96.330
7.375	97.619	97.455	97.287	97.120
7.500	97.788	97.624	97.456	97.289
7.625	97.983	97.819	97.651	97.484
7.750	98.462	98.273	98.005	97.737
7.875	98.776	98.587	98.319	98.051
7.990	97.805	97.615	97.347	97.080
8.125	98.086	97.896	97.628	97.360
8.250	97.846	97.668	97.467	97.266
8.375	98.001	97.823	97.622	97.421
8.500	98.212	98.034	97.833	97.632
8.625	98.412	98.234	98.033	97.832

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	88.915	88.849	88.757	88.665
5.500	89.614	89.548	89.456	89.364
5.625	90.274	90.208	90.116	90.024
5.750	90.683	90.617	90.525	90.433
5.875	91.340	91.274	91.182	91.090
5.990	92.113	92.047	91.955	91.863
6.125	92.782	92.717	92.625	92.532
6.250	93.393	93.266	93.124	92.982
6.375	94.069	93.943	93.800	93.658
6.500	94.673	94.546	94.404	94.262
6.625	95.310	95.184	95.042	94.899
6.750	96.013	95.886	95.744	95.602
6.875	96.549	96.423	96.280	96.138
6.990	96.960	96.834	96.692	96.549
7.125	97.425	97.298	97.156	97.014
7.250	96.955	96.791	96.623	96.456
7.375	97.758	97.593	97.426	97.258
7.500	97.913	97.749	97.581	97.414
7.625	98.126	97.961	97.794	97.627
7.750	98.628	98.438	98.170	97.902
7.875	98.969	98.779	98.511	98.243
7.990	97.971	97.781	97.513	97.245

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.275	95.202	95.103	95.004
6.125	95.630	95.557	95.458	95.360
6.250	96.199	96.106	95.990	95.874
6.375	96.520	96.428	96.312	96.196
6.500	96.796	96.703	96.587	96.471
6.625	97.107	97.014	96.898	96.782
6.750	97.459	97.366	97.258	97.150
6.875	97.733	97.640	97.532	97.424
6.990	97.911	97.818	97.710	97.602
7.125	98.137	98.044	97.936	97.828
7.250	97.991	97.898	97.790	97.682
7.375	98.577	98.484	98.376	98.268
7.500	98.632	98.539	98.431	98.323
7.625	98.673	98.580	98.472	98.364
7.750	99.743	99.651	99.542	99.434
7.875	99.911	99.819	99.710	99.602
7.990	98.791	98.698	98.590	98.482

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.000	94.927	94.828	94.729
6.125	95.345	95.272	95.173	95.074
6.250	95.916	95.824	95.708	95.591
6.375	96.228	96.135	96.019	95.903
6.500	96.492	96.399	96.283	96.167
6.625	96.788	96.696	96.580	96.464
6.750	97.129	97.036	96.928	96.820
6.875	97.398	97.305	97.197	97.089
6.990	97.576	97.483	97.375	97.267
7.125	97.802	97.709	97.601	97.493
7.250	97.656	97.563	97.455	97.347
7.375	98.242	98.149	98.041	97.933
7.500	98.297	98.204	98.096	97.988
7.625	98.338	98.245	98.137	98.029
7.750	99.408	99.316	99.207	99.099
7.875	99.576	99.484	99.375	99.267
7.990	98.456	98.363	98.255	98.147

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: **October 2, 2026**

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.485	94.408	94.316	94.224
6.125	95.220	95.143	95.051	94.959
6.250	95.897	95.801	95.696	95.592
6.375	96.699	96.602	96.493	96.385
6.500	97.331	97.235	97.126	97.017
6.625	97.832	97.735	97.626	97.518
6.750	98.670	98.535	98.401	98.267
6.875	99.181	99.046	98.912	98.778
6.990	99.845	99.711	99.577	99.443
7.125	100.437	100.302	100.168	100.035
7.250	100.930	100.795	100.661	100.527
7.375	101.379	101.244	101.110	100.976
7.500	101.630	101.495	101.361	101.227
7.625	102.039	101.917	101.750	101.582
7.750	102.134	102.023	101.902	101.780
7.875	102.539	102.435	102.318	102.201
7.990	102.787	102.682	102.565	102.448
8.125	103.160	103.056	102.938	102.821

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.344	98.264	98.165	98.065
6.125	98.778	98.698	98.599	98.499
6.250	99.156	99.076	98.985	98.893
6.375	99.679	99.600	99.508	99.416
6.500	100.054	99.974	99.882	99.791
6.625	100.276	100.196	100.105	100.013
6.750	100.741	100.661	100.569	100.478
6.875	100.948	100.869	100.777	100.685
6.990	101.361	101.281	101.190	101.098
7.125	101.655	101.575	101.484	101.392
7.250	101.725	101.645	101.554	101.462
7.375	101.997	101.917	101.825	101.734
7.500	102.249	102.170	102.078	101.986
7.625	102.477	102.398	102.306	102.214
7.750	102.730	102.650	102.558	102.467
7.875	102.961	102.881	102.789	102.698

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.588	94.522	94.430	94.338
6.125	95.257	95.192	95.100	95.007
6.250	95.518	95.391	95.249	95.107
6.375	96.194	96.068	95.925	95.783
6.500	96.823	96.696	96.554	96.412
6.625	97.435	97.309	97.167	97.024
6.750	98.013	97.886	97.744	97.602
6.875	98.549	98.423	98.280	98.138
6.990	99.010	98.884	98.742	98.599
7.125	99.490	99.364	99.222	99.079
7.250	99.248	99.083	98.915	98.748
7.375	99.664	99.500	99.332	99.165
7.500	99.958	99.794	99.626	99.459
7.625	100.278	100.114	99.946	99.779
7.750	99.857	99.668	99.400	99.132
7.875	100.171	99.982	99.714	99.446
7.990	100.475	100.285	100.017	99.750
8.125	100.756	100.566	100.298	100.030
8.250	100.516	100.338	100.137	99.936
8.375	100.671	100.493	100.292	100.091
8.500	100.882	100.704	100.503	100.302
8.625	101.082	100.904	100.703	100.502

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.575	95.502	95.403	95.304
6.125	95.930	95.857	95.758	95.660
6.250	96.499	96.406	96.290	96.174
6.375	96.820	96.728	96.612	96.496
6.500	97.096	97.003	96.887	96.771
6.625	97.407	97.314	97.198	97.082
6.750	97.759	97.666	97.558	97.450
6.875	98.033	97.940	97.832	97.724
6.990	98.211	98.118	98.010	97.902
7.125	98.437	98.344	98.236	98.128
7.250	98.291	98.198	98.090	97.982
7.375	98.877	98.784	98.676	98.568
7.500	98.932	98.839	98.731	98.623
7.625	98.973	98.880	98.772	98.664
7.750	100.043	99.951	99.842	99.734
7.875	100.211	100.119	100.010	99.902

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

ALT Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625		

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625		

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%					
780+	-0.375	-0.375	-0.625	-0.875					
760-779	-0.375	-0.375	-0.875	-1.250					
740-759	-0.375	-0.375	-1.000	-1.625					
720-739	-0.375	-0.500	-1.375	-2.000					
700-719	-0.375	-0.500	-1.625	-2.625					
680-699	-0.375	-0.625	-2.000	-2.875					
660-679	-0.375	-0.875	-2.750	-4.000					
640-659	-0.375	-1.375	-3.125	-4.625					
<=639	-0.375	-1.375	-3.375	-4.875					

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	0.000	-0.375	-0.875	-1.125	-2.500			
2nd Home	0.000	0.000	-0.375	-0.875	-1.125	-2.500	-3.000		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

Minimum Loan Amount $75,000*

****All loan level price adjustments are cumulative*****

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into LSM portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to LSM guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
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Effective: October 2, 2026

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: https://www.calhfa.ca.gov/apps/rates/

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA CalReady - (C110/F210)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

MaxONE Pricing

MaxONE Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	97.344	97.134	96.935
6.875	97.160	96.934	96.641
6.990	97.721	97.495	97.202
7.000	97.751	97.525	97.232
7.125	98.331	98.105	97.812
7.250	99.051	98.795	98.471
7.375	99.621	99.365	99.041
7.490	100.128	99.872	99.548
7.500	100.172	99.916	99.592
7.625	100.712	100.456	100.132
7.750	101.223	100.967	100.643
7.875	99.343	99.067	98.712
7.990	99.834	99.558	99.203
8.000	99.864	99.588	99.233
8.125	100.354	100.078	99.723
8.250	100.835	100.559	100.204
8.375	101.316	101.040	100.685

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.594	96.384	96.185
6.875	96.410	96.184	95.891
6.990	96.971	96.745	96.452
7.000	97.001	96.775	96.482
7.125	97.581	97.355	97.062
7.250	98.301	98.045	97.721
7.375	98.871	98.615	98.291
7.490	99.392	99.136	98.812
7.500	99.422	99.166	98.842
7.625	99.962	99.706	99.382
7.750	100.473	100.217	99.893
7.875	98.593	98.317	97.962
7.990	99.084	98.808	98.453
8.000	99.114	98.838	98.483
8.125	99.604	99.328	98.973
8.250	100.085	99.809	99.454
8.375	100.566	100.290	99.935

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.344	95.134	94.935
6.875	95.160	94.934	94.641
6.990	95.721	95.495	95.202
7.000	95.751	95.525	95.232
7.125	96.331	96.105	95.812
7.250	97.051	96.795	96.471
7.375	97.621	97.365	97.041
7.490	98.142	97.886	97.562
7.500	98.172	97.916	97.592
7.625	98.712	98.456	98.132
7.750	99.223	98.967	98.643
7.875	97.343	97.067	96.712
7.990	97.834	97.558	97.203
8.000	97.864	97.588	97.233
8.125	98.354	98.078	97.723
8.250	98.844	98.568	98.213
8.375	99.334	99.058	98.703

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	94.727	94.594	94.384
6.875	94.533	94.410	94.184
6.990	95.094	94.971	94.745
7.000	95.124	95.001	94.775
7.125	95.704	95.581	95.355
7.250	96.444	96.301	96.045
7.375	97.014	96.871	96.615
7.490	97.535	97.392	97.136
7.500	97.565	97.422	97.166
7.625	98.105	97.962	97.706
7.750	98.616	98.473	98.217
7.875	96.746	96.593	96.317
7.990	97.237	97.084	96.808
8.000	97.267	97.114	96.838
8.125	97.757	97.604	97.328
8.250	98.238	98.085	97.809
8.375	98.719	98.566	98.290

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

MaxONE 3Yr - (301_1st_DPA_3YR)			
Rate	15 Day	30 Day	45 Day
6.750	94.844	94.634	94.435
6.875	94.660	94.434	94.141
6.990	95.221	94.995	94.702
7.000	95.251	95.025	94.732
7.125	95.831	95.605	95.312
7.250	96.551	96.295	95.971
7.375	97.121	96.865	96.541
7.490	97.642	97.386	97.062
7.500	97.672	97.416	97.092
7.625	98.212	97.956	97.632
7.750	98.723	98.467	98.143
7.875	96.843	96.567	96.212
7.990	97.334	97.058	96.703
8.000	97.364	97.088	96.733
8.125	97.854	97.578	97.223
8.250	98.335	98.059	97.704
8.375	98.816	98.540	98.185

MaxONE LLPAs

FICO ≥680
0.500
FICO 660 - 679
0.000
FICO 640 - 659
0.000
FICO 620 - 639
-1.000
FICO 600 - 619
-1.500

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

DPA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT WI, WV, WY	0.250
Floor Price		
98.000		

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	96.351	96.283	96.200
6.125	96.517	96.449	96.366
6.250	97.856	97.734	97.642
6.375	98.387	98.265	98.173
6.500	98.944	98.822	98.730
6.625	99.165	99.043	98.951
6.750	99.999	99.876	99.784
6.875	100.333	100.190	100.014
6.990	100.848	100.705	100.529
7.125	101.112	100.969	100.793
7.250	101.200	101.057	100.881
7.375	100.685	100.391	100.031
7.500	101.181	100.887	100.527
7.625	101.648	101.354	100.994

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.375	92.237	92.104	92.020
5.500	92.851	92.718	92.634
5.625	93.106	92.973	92.890
5.750	94.473	94.405	94.322
5.875	94.992	94.924	94.841
5.990	95.591	95.523	95.440
6.125	95.757	95.689	95.606
6.250	97.096	96.974	96.882
6.375	97.627	97.505	97.413
6.500	98.184	98.062	97.970
6.625	98.405	98.283	98.191
6.750	99.239	99.116	99.024
6.875	99.573	99.430	99.254
6.990	100.088	99.945	99.769
7.125	100.352	100.209	100.033
7.250	100.440	100.297	100.121
7.375	99.925	99.631	99.271

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.375	95.574	95.510	95.443
5.500	96.057	95.994	95.927
5.625	96.181	96.117	96.050
5.750	97.254	97.190	97.123
5.875	97.270	97.208	97.116
5.990	97.728	97.666	97.574
6.125	97.742	97.680	97.588
6.250	98.661	98.599	98.507
6.375	98.166	98.088	98.021
6.500	98.562	98.483	98.416
6.625	98.621	98.542	98.475
6.750	99.674	99.595	99.528
6.875	100.043	99.964	99.897
6.990	100.388	100.309	100.242
7.125	100.500	100.421	100.354
7.250	100.426	100.348	100.281
7.375	100.311	100.233	100.166

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	95.179	95.111	95.028
6.125	95.243	95.175	95.091
6.250	96.650	96.528	96.436
6.375	97.947	97.825	97.733
6.500	98.353	98.230	98.138
6.625	98.326	98.204	98.112
6.750	98.668	98.545	98.453
6.875	99.753	99.610	99.434
6.990	100.211	100.068	99.893
7.125	99.989	99.846	99.671
7.250	99.615	99.472	99.296
7.375	97.849	97.556	97.196
7.500	98.345	98.052	97.692
7.625	98.812	98.519	98.159

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.201	96.133	96.050
6.125	96.367	96.299	96.216
6.250	97.706	97.584	97.492
6.375	98.237	98.115	98.023
6.500	98.794	98.672	98.580
6.625	99.015	98.893	98.801
6.750	99.849	99.726	99.634
6.875	100.183	100.040	99.864
6.990	100.698	100.555	100.379
7.125	100.962	100.819	100.643
7.250	101.050	100.907	100.731
7.375	100.535	100.241	99.881
7.500	101.031	100.737	100.377
7.625	101.498	101.204	100.844

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	94.979	94.911	94.828
6.125	95.043	94.975	94.891
6.250	96.450	96.328	96.236
6.375	97.747	97.625	97.533
6.500	98.153	98.030	97.938
6.625	98.126	98.004	97.912
6.750	98.468	98.345	98.253
6.875	99.553	99.410	99.234
6.990	100.011	99.868	99.693
7.125	99.789	99.646	99.471
7.250	99.415	99.272	99.096
7.375	97.649	97.356	96.996
7.500	98.145	97.852	97.492
7.625	98.612	98.319	97.959

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.201	96.133	96.050
6.125	96.367	96.299	96.216
6.250	97.706	97.584	97.492
6.375	98.237	98.115	98.023
6.500	98.794	98.672	98.580
6.625	99.015	98.893	98.801
6.750	99.849	99.726	99.634
6.875	100.183	100.040	99.864
6.990	100.698	100.555	100.379
7.125	100.962	100.819	100.643
7.250	101.050	100.907	100.731
7.375	100.535	100.241	99.881
7.500	101.031	100.737	100.377
7.625	101.498	101.204	100.844

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	94.979	94.911	94.828
6.125	95.043	94.975	94.891
6.250	96.450	96.328	96.236
6.375	97.747	97.625	97.533
6.500	98.153	98.030	97.938
6.625	98.126	98.004	97.912
6.750	98.468	98.345	98.253
6.875	99.553	99.410	99.234
6.990	100.011	99.868	99.693
7.125	99.789	99.646	99.471
7.250	99.415	99.272	99.096
7.375	97.649	97.356	96.996
7.500	98.145	97.852	97.492
7.625	98.612	98.319	97.959

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700
0.500
FICO 680-699
0.375
FICO 660-679
0.375
FICO 640-659
0.125
FICO 620-639
-0.250

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.250
No FICO Score
-3.000
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 2, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	96.651	96.583	96.500
6.125	96.817	96.749	96.666
6.250	98.156	98.034	97.942
6.375	98.687	98.565	98.473
6.500	99.244	99.122	99.030
6.625	99.465	99.343	99.251
6.750	100.299	100.176	100.084
6.875	100.633	100.490	100.314
6.990	101.148	101.005	100.829
7.125	101.412	101.269	101.093
7.250	101.500	101.357	101.181
7.375	100.985	100.691	100.331
7.500	101.481	101.187	100.827
7.625	101.948	101.654	101.294

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	98.028	97.966	97.874
6.125	98.042	97.980	97.888
6.250	98.961	98.899	98.807
6.375	98.466	98.388	98.321
6.500	98.862	98.783	98.716
6.625	98.921	98.842	98.775
6.750	99.974	99.895	99.828
6.875	100.343	100.264	100.197
6.990	100.688	100.609	100.542
7.125	100.800	100.721	100.654
7.250	100.726	100.648	100.581
7.375	100.611	100.533	100.466
7.500	100.946	100.868	100.801
7.625	101.711	101.633	101.566

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.501	96.433	96.350
6.125	96.667	96.599	96.516
6.250	98.006	97.884	97.792
6.375	98.537	98.415	98.323
6.500	99.094	98.972	98.880
6.625	99.315	99.193	99.101
6.750	100.149	100.026	99.934
6.875	100.483	100.340	100.164
6.990	100.998	100.855	100.679
7.125	101.262	101.119	100.943
7.250	101.350	101.207	101.031
7.375	100.835	100.541	100.181
7.500	101.331	101.037	100.677
7.625	101.798	101.504	101.144

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.501	96.433	96.350
6.125	96.667	96.599	96.516
6.250	98.006	97.884	97.792
6.375	98.537	98.415	98.323
6.500	99.094	98.972	98.880
6.625	99.315	99.193	99.101
6.750	100.149	100.026	99.934
6.875	100.483	100.340	100.164
6.990	100.998	100.855	100.679
7.125	101.262	101.119	100.943
7.250	101.350	101.207	101.031
7.375	100.835	100.541	100.181
7.500	101.331	101.037	100.677
7.625	101.798	101.504	101.144

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	95.479	95.411	95.328
6.125	95.543	95.475	95.391
6.250	96.950	96.828	96.736
6.375	98.247	98.125	98.033
6.500	98.653	98.530	98.438
6.625	98.626	98.504	98.412
6.750	98.968	98.845	98.753
6.875	100.053	99.910	99.734
6.990	100.511	100.368	100.193
7.125	100.289	100.146	99.971
7.250	99.915	99.772	99.596
7.375	98.149	97.856	97.496
7.500	98.645	98.352	97.992
7.625	99.112	98.819	98.459

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	95.279	95.211	95.128
6.125	95.343	95.275	95.191
6.250	96.750	96.628	96.536
6.375	98.047	97.925	97.833
6.500	98.453	98.330	98.238
6.625	98.426	98.304	98.212
6.750	98.768	98.645	98.553
6.875	99.853	99.710	99.534
6.990	100.311	100.168	99.993
7.125	100.089	99.946	99.771
7.250	99.715	99.572	99.396
7.375	97.949	97.656	97.296
7.500	98.445	98.152	97.792
7.625	98.912	98.619	98.259

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	95.279	95.211	95.128
6.125	95.343	95.275	95.191
6.250	96.750	96.628	96.536
6.375	98.047	97.925	97.833
6.500	98.453	98.330	98.238
6.625	98.426	98.304	98.212
6.750	98.768	98.645	98.553
6.875	99.853	99.710	99.534
6.990	100.311	100.168	99.993
7.125	100.089	99.946	99.771
7.250	99.715	99.572	99.396
7.375	97.949	97.656	97.296
7.500	98.445	98.152	97.792
7.625	98.912	98.619	98.259

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	96.541	96.473	96.390
6.125	96.707	96.639	96.556
6.250	98.046	97.924	97.832
6.375	98.577	98.455	98.363
6.500	99.134	99.012	98.920
6.625	99.355	99.233	99.141
6.750	100.189	100.066	99.974
6.875	100.523	100.380	100.204
6.990	101.038	100.895	100.719
7.125	101.302	101.159	100.983
7.250	101.390	101.247	101.071
7.375	100.875	100.581	100.221
7.500	101.371	101.077	100.717
7.625	101.838	101.544	101.184

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	95.054	94.986	94.903
6.125	95.118	95.050	94.966
6.250	96.525	96.403	96.311
6.375	97.822	97.700	97.608
6.500	98.228	98.105	98.013
6.625	98.201	98.079	97.987
6.750	98.543	98.420	98.328
6.875	99.628	99.485	99.309
6.990	100.086	99.943	99.768
7.125	99.864	99.721	99.546
7.250	99.490	99.347	99.171
7.375	97.724	97.431	97.071
7.500	98.220	97.927	97.567
7.625	98.687	98.394	98.034

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	97.903	97.841	97.749
6.125	97.917	97.855	97.763
6.250	98.836	98.774	98.682
6.375	98.341	98.263	98.196
6.500	98.737	98.658	98.591
6.625	98.796	98.717	98.650
6.750	99.849	99.770	99.703
6.875	100.218	100.139	100.072
6.990	100.563	100.484	100.417
7.125	100.675	100.596	100.529
7.250	100.601	100.523	100.456
7.375	100.486	100.408	100.341
7.500	100.821	100.743	100.676
7.625	101.586	101.508	101.441

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

FICO ≥700
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	96.163	96.095	96.011
6.125	96.395	96.327	96.243
6.250	97.606	97.484	97.392
6.375	98.106	97.984	97.892
6.500	98.620	98.498	98.406
6.625	98.787	98.665	98.573
6.750	99.820	99.698	99.606
6.875	99.989	99.846	99.671
6.990	100.484	100.341	100.165
7.125	100.463	100.320	100.144
7.250	101.041	100.898	100.722
7.375	100.525	100.232	99.872
7.500	101.021	100.728	100.368
7.625	101.488	101.195	100.835

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.990	95.413	95.345	95.261
6.125	95.645	95.577	95.493
6.250	96.856	96.734	96.642
6.375	97.356	97.234	97.142
6.500	97.870	97.748	97.656
6.625	98.037	97.915	97.823
6.750	99.070	98.948	98.856
6.875	99.239	99.096	98.921
6.990	99.734	99.591	99.415
7.125	99.713	99.570	99.394
7.250	100.291	100.148	99.972
7.375	99.775	99.482	99.122
7.500	100.271	99.978	99.618
7.625	100.738	100.445	100.085

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	97.550	97.488	97.396
6.125	97.630	97.567	97.475
6.250	98.421	98.359	98.267
6.375	97.895	97.817	97.750
6.500	98.249	98.170	98.103
6.625	98.253	98.174	98.107
6.750	99.506	99.427	99.360
6.875	99.710	99.631	99.564
6.990	100.034	99.955	99.888
7.125	99.861	99.782	99.715
7.250	100.277	100.198	100.131
7.375	100.162	100.083	100.016
7.500	100.497	100.418	100.351
7.625	101.262	101.183	101.116

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	95.100	95.032	94.948
6.125	95.179	95.111	95.027
6.250	96.514	96.391	96.299
6.375	97.708	97.586	97.494
6.500	98.280	98.158	98.066
6.625	98.120	97.997	97.905
6.750	98.635	98.513	98.421
6.875	99.637	99.494	99.318
6.990	100.055	99.912	99.736
7.125	99.655	99.512	99.336
7.250	99.472	99.329	99.154
7.375	97.707	97.413	97.053
7.500	98.203	97.909	97.549
7.625	98.670	98.376	98.016

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.013	95.945	95.861
6.125	96.245	96.177	96.093
6.250	97.456	97.334	97.242
6.375	97.956	97.834	97.742
6.500	98.470	98.348	98.256
6.625	98.637	98.515	98.423
6.750	99.670	99.548	99.456
6.875	99.839	99.696	99.521
6.990	100.334	100.191	100.015
7.125	100.313	100.170	99.994
7.250	100.891	100.748	100.572
7.375	100.375	100.082	99.722
7.500	100.871	100.578	100.218
7.625	101.338	101.045	100.685

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	95.050	94.982	94.898
6.125	95.129	95.061	94.977
6.250	96.464	96.341	96.249
6.375	97.658	97.536	97.444
6.500	98.230	98.108	98.016
6.625	98.070	97.947	97.855
6.750	98.585	98.463	98.371
6.875	99.587	99.444	99.268
6.990	100.005	99.862	99.686
7.125	99.605	99.462	99.286
7.250	99.422	99.279	99.104
7.375	97.657	97.363	97.003
7.500	98.153	97.859	97.499
7.625	98.620	98.326	97.966

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.013	95.945	95.861
6.125	96.245	96.177	96.093
6.250	97.456	97.334	97.242
6.375	97.956	97.834	97.742
6.500	98.470	98.348	98.256
6.625	98.637	98.515	98.423
6.750	99.670	99.548	99.456
6.875	99.839	99.696	99.521
6.990	100.334	100.191	100.015
7.125	100.313	100.170	99.994
7.250	100.891	100.748	100.572
7.375	100.375	100.082	99.722
7.500	100.871	100.578	100.218
7.625	101.338	101.045	100.685

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	95.050	94.982	94.898
6.125	95.129	95.061	94.977
6.250	96.464	96.341	96.249
6.375	97.658	97.536	97.444
6.500	98.230	98.108	98.016
6.625	98.070	97.947	97.855
6.750	98.585	98.463	98.371
6.875	99.587	99.444	99.268
6.990	100.005	99.862	99.686
7.125	99.605	99.462	99.286
7.250	99.422	99.279	99.104
7.375	97.657	97.363	97.003
7.500	98.153	97.859	97.499
7.625	98.620	98.326	97.966

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	95.743	95.675	95.591
6.125	95.975	95.907	95.823
6.250	97.186	97.064	96.972
6.375	97.686	97.564	97.472
6.500	98.200	98.078	97.986
6.625	98.367	98.245	98.153
6.750	99.400	99.278	99.186
6.875	99.569	99.426	99.251
6.990	100.064	99.921	99.745
7.125	100.043	99.900	99.724
7.250	100.621	100.478	100.302
7.375	100.105	99.812	99.452
7.500	100.601	100.308	99.948
7.625	101.068	100.775	100.415

LLPAs

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT WI, WV, WY	0.250

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.250
No FICO Score
-3.000
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING
Effective: October 2, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)

Rate	15 Day	30 Day	45 Day
5.990	96.463	96.395	96.311
6.125	96.695	96.627	96.543
6.250	97.906	97.784	97.692
6.375	98.406	98.284	98.192
6.500	98.920	98.798	98.706
6.625	99.087	98.965	98.873
6.750	100.120	99.998	99.906
6.875	100.289	100.146	99.971
6.990	100.784	100.641	100.465
7.125	100.763	100.620	100.444
7.250	101.341	101.198	101.022
7.375	100.825	100.532	100.172
7.500	101.321	101.028	100.668
7.625	101.788	101.495	101.135

SELECT VA 15 Year Fixed - (415)

Rate	15 Day	30 Day	45 Day
5.990	97.850	97.788	97.696
6.125	97.930	97.867	97.775
6.250	98.721	98.659	98.567
6.375	98.195	98.117	98.050
6.500	98.549	98.470	98.403
6.625	98.553	98.474	98.407
6.750	99.806	99.727	99.660
6.875	100.010	99.931	99.864
6.990	100.334	100.255	100.188
7.125	100.161	100.082	100.015
7.250	100.577	100.498	100.431
7.375	100.462	100.383	100.316
7.500	100.797	100.718	100.651
7.625	101.562	101.483	101.416

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)

Rate	15 Day	30 Day	45 Day
5.990	96.313	96.245	96.161
6.125	96.545	96.477	96.393
6.250	97.756	97.634	97.542
6.375	98.256	98.134	98.042
6.500	98.770	98.648	98.556
6.625	98.937	98.815	98.723
6.750	99.970	99.848	99.756
6.875	100.139	99.996	99.821
6.990	100.634	100.491	100.315
7.125	100.613	100.470	100.294
7.250	101.191	101.048	100.872
7.375	100.675	100.382	100.022
7.500	101.171	100.878	100.518
7.625	101.638	101.345	100.985

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)

Rate	15 Day	30 Day	45 Day
5.990	96.313	96.245	96.161
6.125	96.545	96.477	96.393
6.250	97.756	97.634	97.542
6.375	98.256	98.134	98.042
6.500	98.770	98.648	98.556
6.625	98.937	98.815	98.723
6.750	99.970	99.848	99.756
6.875	100.139	99.996	99.821
6.990	100.634	100.491	100.315
7.125	100.613	100.470	100.294
7.250	101.191	101.048	100.872
7.375	100.675	100.382	100.022
7.500	101.171	100.878	100.518
7.625	101.638	101.345	100.985

SELECT VA 30 Year Fixed HB - (401HB)

Rate	15 Day	30 Day	45 Day
5.990	95.400	95.332	95.248
6.125	95.479	95.411	95.327
6.250	96.814	96.691	96.599
6.375	98.008	97.886	97.794
6.500	98.580	98.458	98.366
6.625	98.420	98.297	98.205
6.750	98.935	98.813	98.721
6.875	99.937	99.794	99.618
6.990	100.355	100.212	100.036
7.125	99.955	99.812	99.636
7.250	99.772	99.629	99.454
7.375	98.007	97.713	97.353
7.500	98.503	98.209	97.849
7.625	98.970	98.676	98.316

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)

Rate	15 Day	30 Day	45 Day
5.990	95.350	95.282	95.198
6.125	95.429	95.361	95.277
6.250	96.764	96.641	96.549
6.375	97.958	97.836	97.744
6.500	98.530	98.408	98.316
6.625	98.370	98.247	98.155
6.750	98.885	98.763	98.671
6.875	99.887	99.744	99.568
6.990	100.305	100.162	99.986
7.125	99.905	99.762	99.586
7.250	99.722	99.579	99.404
7.375	97.957	97.663	97.303
7.500	98.453	98.159	97.799
7.625	98.920	98.626	98.266

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)

Rate	15 Day	30 Day	45 Day
5.990	95.350	95.282	95.198
6.125	95.429	95.361	95.277
6.250	96.764	96.641	96.549
6.375	97.958	97.836	97.744
6.500	98.530	98.408	98.316
6.625	98.370	98.247	98.155
6.750	98.885	98.763	98.671
6.875	99.887	99.744	99.568
6.990	100.305	100.162	99.986
7.125	99.905	99.762	99.586
7.250	99.722	99.579	99.404
7.375	97.957	97.663	97.303
7.500	98.453	98.159	97.799
7.625	98.920	98.626	98.266

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.990	96.563	96.495	96.411
6.125	96.795	96.727	96.643
6.250	98.006	97.884	97.792
6.375	98.506	98.384	98.292
6.500	99.020	98.898	98.806
6.625	99.187	99.065	98.973
6.750	100.220	100.098	100.006
6.875	100.389	100.246	100.071
6.990	100.884	100.741	100.565
7.125	100.863	100.720	100.544
7.250	101.441	101.298	101.122
7.375	100.925	100.632	100.272
7.500	101.421	101.128	100.768
7.625	101.888	101.595	101.235

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.125	95.057	94.973
6.125	95.204	95.136	95.052
6.250	96.539	96.416	96.324
6.375	97.733	97.611	97.519
6.500	98.305	98.183	98.091
6.625	98.145	98.022	97.930
6.750	98.660	98.538	98.446
6.875	99.662	99.519	99.343
6.990	100.080	99.937	99.761
7.125	99.680	99.537	99.361
7.250	99.497	99.354	99.179
7.375	97.732	97.438	97.078
7.500	98.228	97.934	97.574
7.625	98.695	98.401	98.041

SELECT VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	97.700	97.638	97.546
6.125	97.780	97.717	97.625
6.250	98.571	98.509	98.417
6.375	98.045	97.967	97.900
6.500	98.399	98.320	98.253
6.625	98.403	98.324	98.257
6.750	99.656	99.577	99.510
6.875	99.860	99.781	99.714
6.990	100.184	100.105	100.038
7.125	100.011	99.932	99.865
7.250	100.427	100.348	100.281
7.375	100.312	100.233	100.166
7.500	100.647	100.568	100.501
7.625	101.412	101.333	101.266

SELECT USDA 30 - 25 Year Fixed - (501)

Rate	15 Day	30 Day	45 Day
5.990	96.043	95.975	95.891
6.125	96.275	96.207	96.123
6.250	97.486	97.364	97.272
6.375	97.986	97.864	97.772
6.500	98.500	98.378	98.286
6.625	98.667	98.545	98.453
6.750	99.700	99.578	99.486
6.875	99.869	99.726	99.551
6.990	100.364	100.221	100.045
7.125	100.343	100.200	100.024
7.250	100.921	100.778	100.602
7.375	100.405	100.112	99.752
7.500	100.901	100.608	100.248
7.625	101.368	101.075	100.715

LLPAs

VA/USDA State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT WI, WV, WY	0.250

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

FICO 600-619
N/A
FICO 580-599
N/A
FICO 550-579
N/A
No FICO Score
N/A
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.726	94.722	94.722
4.625	94.270	94.266	94.266
4.750	95.356	95.335	95.335
4.875	95.820	95.799	95.799
5.000	96.114	96.093	96.093
5.125	95.858	95.837	95.837
5.250	96.989	96.952	96.952
5.375	97.372	97.335	97.335
5.500	97.753	97.716	97.716
5.625	97.512	97.475	97.475
5.750	98.304	98.250	98.250
5.875	98.741	98.687	98.687
6.000	99.284	99.230	99.230
6.125	98.923	98.869	98.869
6.250	98.971	98.900	98.900
6.375	99.517	99.446	99.446
6.500	100.013	99.942	99.942
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.404	94.400	94.400
4.625	93.937	93.933	93.933
4.750	95.048	95.028	95.028
4.875	95.502	95.481	95.481
5.000	95.785	95.764	95.764
5.125	95.516	95.495	95.495
5.250	96.678	96.641	96.641
5.375	97.048	97.010	97.010
5.500	97.412	97.375	97.375
5.625	97.150	97.113	97.113
5.750	97.984	97.930	97.930
5.875	98.398	98.344	98.344
6.000	98.912	98.858	98.858
6.125	98.517	98.463	98.463
6.250	98.636	98.566	98.566
6.375	99.146	99.076	99.076
6.500	99.599	99.528	99.528
5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.500	94.638	94.634	94.634
4.625	94.123	94.119	94.119
4.750	95.369	95.349	95.349
4.875	95.784	95.763	95.763
5.000	96.018	95.997	95.997
5.125	95.699	95.678	95.678
5.250	96.996	96.959	96.959
5.375	97.325	97.288	97.288
5.500	97.640	97.603	97.603
5.625	97.328	97.291	97.291
5.750	98.310	98.256	98.256
5.875	98.675	98.621	98.621
6.000	99.144	99.090	99.090
6.125	98.706	98.652	98.652
6.250	98.964	98.893	98.893

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.291	94.287	94.287
4.625	93.765	93.761	93.761
4.750	95.035	95.014	95.014
4.875	95.438	95.417	95.417
5.000	95.658	95.638	95.638
5.125	95.324	95.303	95.303
5.250	96.655	96.617	96.617
5.375	96.966	96.929	96.929
5.500	97.258	97.221	97.221
5.625	96.918	96.881	96.881
5.750	97.953	97.899	97.899
5.875	98.288	98.234	98.234
6.000	98.720	98.667	98.667
6.125	98.242	98.188	98.188
6.250	98.588	98.517	98.517

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT WI, WV, WY	0.250

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

VA FICO ≥700
0.375
VA FICO 680-699
0.250
VA FICO 660-679
0.250
VA FICO 640-659
0.000
VA FICO 620-639
-0.250

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.250
No FICO Score
-3.000
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: October 2, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
5.990	96.241	96.173	96.090
6.125	96.407	96.339	96.256
6.250	97.746	97.624	97.532
6.375	98.277	98.155	98.063
6.500	98.834	98.712	98.620
6.625	99.055	98.933	98.841
6.750	99.889	99.766	99.674
6.875	100.223	100.080	99.904
6.990	100.738	100.595	100.419
7.125	101.002	100.859	100.683
7.250	101.090	100.947	100.771
7.375	100.575	100.281	99.921
7.500	101.071	100.777	100.417
7.625	101.538	101.244	100.884

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	95.466	95.398	95.315
6.125	95.632	95.564	95.481
6.250	96.971	96.849	96.757
6.375	97.502	97.380	97.288
6.500	98.059	97.937	97.845
6.625	98.280	98.158	98.066
6.750	99.114	98.991	98.899
6.875	99.448	99.305	99.129
6.990	99.963	99.820	99.644
7.125	100.227	100.084	99.908
7.250	100.315	100.172	99.996
7.375	99.800	99.506	99.146
7.500	100.296	100.002	99.642
7.625	100.763	100.469	100.109

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	97.603	97.541	97.449
6.125	97.617	97.555	97.463
6.250	98.536	98.474	98.382
6.375	98.041	97.963	97.896
6.500	98.437	98.358	98.291
6.625	98.496	98.417	98.350
6.750	99.549	99.470	99.403
6.875	99.918	99.839	99.772
6.990	100.263	100.184	100.117
7.125	100.375	100.296	100.229
7.250	100.301	100.223	100.156
7.375	100.186	100.108	100.041
7.500	100.521	100.443	100.376
7.625	101.286	101.208	101.141

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	94.754	94.686	94.603
6.125	94.818	94.750	94.666
6.250	96.225	96.103	96.011
6.375	97.522	97.400	97.308
6.500	97.928	97.805	97.713
6.625	97.901	97.779	97.687
6.750	98.243	98.120	98.028
6.875	99.328	99.185	99.009
6.990	99.786	99.643	99.468
7.125	99.564	99.421	99.246
7.250	99.190	99.047	98.871
7.375	97.424	97.131	96.771
7.500	97.920	97.627	97.267
7.625	98.387	98.094	97.734

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.990	96.263	96.195	96.111
6.125	96.495	96.427	96.343
6.250	97.706	97.584	97.492
6.375	98.206	98.084	97.992
6.500	98.720	98.598	98.506
6.625	98.887	98.765	98.673
6.750	99.920	99.798	99.706
6.875	100.089	99.946	99.771
6.990	100.584	100.441	100.265
7.125	100.563	100.420	100.244
7.250	101.141	100.998	100.822
7.375	100.625	100.332	99.972
7.500	101.121	100.828	100.468
7.625	101.588	101.295	100.935

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	95.263	95.195	95.111
6.125	95.495	95.427	95.343
6.250	96.706	96.584	96.492
6.375	97.206	97.084	96.992
6.500	97.720	97.598	97.506
6.625	97.887	97.765	97.673
6.750	98.920	98.798	98.706
6.875	99.089	98.946	98.771
6.990	99.584	99.441	99.265
7.125	99.563	99.420	99.244
7.250	100.141	99.998	99.822
7.375	99.625	99.332	98.972
7.500	100.121	99.828	99.468
7.625	100.588	100.295	99.935

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	97.400	97.338	97.246
6.125	97.480	97.417	97.325
6.250	98.271	98.209	98.117
6.375	97.745	97.667	97.600
6.500	98.099	98.020	97.953
6.625	98.103	98.024	97.957
6.750	99.356	99.277	99.210
6.875	99.560	99.481	99.414
6.990	99.884	99.805	99.738
7.125	99.711	99.632	99.565
7.250	100.127	100.048	99.981
7.375	100.012	99.933	99.866
7.500	100.347	100.268	100.201
7.625	101.112	101.033	100.966

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	94.825	94.757	94.673
6.125	94.904	94.836	94.752
6.250	96.239	96.116	96.024
6.375	97.433	97.311	97.219
6.500	98.005	97.883	97.791
6.625	97.845	97.722	97.630
6.750	98.360	98.238	98.146
6.875	99.362	99.219	99.043
6.990	99.780	99.637	99.461
7.125	99.380	99.237	99.061
7.250	99.197	99.054	98.879
7.375	97.432	97.138	96.778
7.500	97.928	97.634	97.274
7.625	98.395	98.101	97.741

LLPAs

FHA FICO ≥700
0.500
FHA FICO 680-699
0.375
FHA FICO 660-679
0.375
FHA FICO 640-659
0.125
FHA FICO 620-639
-0.250

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT WI, WV, WY	0.250

FHA State Tier Adjustment		
Tier 1 States	CT, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

VA FICO ≥700
0.375
VA FICO 680-699
0.250
VA FICO 660-679
0.250
VA FICO 640-659
0.000
VA FICO 620-639
-0.250

FICO 600-619
-1.000
FICO 580-599
-1.750
FICO 550-579
-3.250
No FICO Score
-3.000
Loan Amount >=$100,000 <=$249,999
0.250

VA Loan Amount >$950K
-0.375
Loan Amount <$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750

LOAN STREAM MORTGAGE

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, October 2, 2026

Jumbo One Pricing

Jumbo One 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.191	95.097	94.910	94.722
6.250	95.722	95.628	95.441	95.253
6.375	96.245	96.151	95.964	95.776
6.500	96.836	96.742	96.555	96.367
6.625	97.375	97.281	97.094	96.906
6.750	97.865	97.771	97.584	97.396
6.875	98.245	98.151	97.964	97.776
7.000	98.530	98.437	98.249	98.062
7.125	98.708	98.614	98.427	98.239
7.250	98.888	98.795	98.607	98.420
7.375	99.059	98.965	98.778	98.590
7.500	99.224	99.130	98.943	98.755
7.625	99.376	99.282	99.094	98.907
7.750	99.514	99.420	99.232	99.045
7.875	99.627	99.533	99.345	99.158
8.000	99.718	99.625	99.437	99.250
8.125	99.789	99.695	99.507	99.320
8.250	99.859	99.765	99.578	99.390
8.375	99.930	99.836	99.648	99.461

Jumbo One 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.875	96.781	96.593	96.406
6.375	97.260	97.166	96.979	96.791
6.500	97.646	97.552	97.365	97.177
6.625	98.116	98.022	97.834	97.647
6.750	98.495	98.401	98.214	98.026
6.875	98.769	98.676	98.488	98.301
7.000	99.009	98.915	98.728	98.540
7.125	99.249	99.155	98.968	98.780
7.250	99.392	99.298	99.111	98.923
7.375	99.535	99.441	99.254	99.066
7.500	99.678	99.584	99.397	99.209
7.625	99.821	99.728	99.540	99.353
7.750	99.965	99.871	99.683	99.496
7.875	100.108	100.014	99.826	99.639
8.000	100.251	100.157	99.970	99.782

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters	**<= 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**	**80.01 - 85%**	**85.01 - 90%**
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB >2mm	-0.250	-0.250	-0.250	-0.250	-0.250		
UPB>2.5mm	-0.500	-0.500	-0.500	-0.500			
DTI>45	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
DTI<35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

ARM Notes	
Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, October 2, 2026

Jumbo One Premier Pricing

Jumbo One Premier 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.022	95.912	95.740	95.522
6.375	96.492	96.383	96.211	95.992
6.500	96.962	96.853	96.681	96.462
6.625	97.398	97.288	97.116	96.898
6.750	97.833	97.723	97.551	97.333
6.875	98.271	98.161	97.989	97.771
7.000	98.709	98.600	98.428	98.209
7.125	99.120	99.011	98.839	98.620
7.250	99.531	99.421	99.249	99.031
7.375	99.851	99.742	99.570	99.351
7.500	100.172	100.063	99.891	99.672

Jumbo One Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.022	95.912	95.740	95.522
6.375	96.492	96.383	96.211	95.992
6.500	96.962	96.853	96.681	96.462
6.625	97.398	97.288	97.116	96.898
6.750	97.833	97.723	97.551	97.333
6.875	98.271	98.161	97.989	97.771
7.000	98.709	98.600	98.428	98.209
7.125	99.120	99.011	98.839	98.620
7.250	99.531	99.421	99.249	99.031
7.375	99.851	99.742	99.570	99.351
7.500	100.172	100.063	99.891	99.672

Jumbo One Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.022	95.912	95.740	95.522
6.375	96.492	96.383	96.211	95.992
6.500	96.962	96.853	96.681	96.462
6.625	97.398	97.288	97.116	96.898
6.750	97.833	97.723	97.551	97.333
6.875	98.271	98.161	97.989	97.771
7.000	98.709	98.600	98.428	98.209
7.125	99.120	99.011	98.839	98.620
7.250	99.531	99.421	99.249	99.031
7.375	99.851	99.742	99.570	99.351
7.500	100.172	100.063	99.891	99.672

Jumbo One Premier 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	93.022	92.913	92.741	92.522
5.625	93.493	93.384	93.212	92.993
5.750	93.964	93.855	93.683	93.464
5.875	94.402	94.293	94.121	93.902
6.000	94.840	94.730	94.559	94.340
6.125	95.254	95.144	94.972	94.754
6.250	95.668	95.558	95.387	95.168
6.375	96.070	95.960	95.789	95.570
6.500	96.472	96.363	96.191	95.972
6.625	96.928	96.819	96.647	96.428
6.750	97.384	97.275	97.103	96.884

Jumbo One Premier 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.540	93.431	93.259	93.040
5.375	93.968	93.858	93.687	93.468
5.500	94.391	94.281	94.109	93.891
5.625	94.725	94.615	94.443	94.225
5.750	95.045	94.935	94.764	94.545
5.875	95.395	95.286	95.114	94.895
6.000	95.749	95.640	95.468	95.249
6.125	96.155	96.046	95.874	95.655
6.250	96.529	96.419	96.248	96.029
6.375	96.777	96.668	96.496	96.277
6.500	97.027	96.918	96.746	96.527
6.625	97.060	96.950	96.779	96.560
6.750	97.093	96.984	96.812	96.593
6.875	97.305	97.196	97.024	96.805
7.000	97.518	97.409	97.237	97.018

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.350	0.350	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.300	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
ARMS	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
FICO >= 800	0.350	0.350	0.350	0.300	0.100		
FICO 780-799	0.350	0.350	0.300	0.250	0.050		
FICO 760-779	0.350	0.300	0.250	0.200	0.050		
FICO 740-759	0.300	0.250	0.200	0.100	0.000		
FICO 720-739	0.200	0.200	0.100	-0.050	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
Other Adjusters	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
Purchase	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi	-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home	0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner	-0.250	-0.250	-0.500				
Condo	0.000	0.000	0.000	-0.100	-0.200		
2 Units	0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units	0.000	-0.150	-0.250				
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	-0.100		

NC Floor Price	Maximum Net Price	
99.750	102.000	Must be Conditionally Approved to lock

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, October 2, 2026

Jumbo One Advantage Pricing

Jumbo One Advantage 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	90.915	90.790	90.665	90.478
6.125	91.850	91.725	91.600	91.412
6.250	92.457	92.332	92.207	92.019
6.375	93.074	92.949	92.824	92.637
6.500	93.682	93.557	93.432	93.245
6.625	94.557	94.432	94.307	94.120
6.750	95.255	95.130	95.005	94.818
6.875	95.690	95.565	95.440	95.252
7.000	96.409	96.284	96.159	95.971
7.125	96.775	96.650	96.525	96.338
7.250	97.112	96.987	96.862	96.675
7.375	97.429	97.304	97.179	96.992
7.500	97.918	97.793	97.668	97.480
7.625	98.196	98.071	97.946	97.758
7.750	98.444	98.319	98.194	98.007
7.875	98.693	98.568	98.443	98.255
8.000	99.076	98.951	98.826	98.638
8.125	99.324	99.199	99.074	98.886
8.250	99.513	99.388	99.263	99.075
8.375	99.633	99.508	99.383	99.195
8.500	99.812	99.687	99.562	99.375
8.625	99.873	99.748	99.623	99.435

Jumbo One Advantage 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	90.915	90.790	90.665	90.478
6.125	91.850	91.725	91.600	91.412
6.250	92.457	92.332	92.207	92.019
6.375	93.074	92.949	92.824	92.637
6.500	93.682	93.557	93.432	93.245
6.625	94.557	94.432	94.307	94.120
6.750	95.255	95.130	95.005	94.818
6.875	95.690	95.565	95.440	95.252
7.000	96.409	96.284	96.159	95.971
7.125	96.775	96.650	96.525	96.338
7.250	97.112	96.987	96.862	96.675
7.375	97.429	97.304	97.179	96.992
7.500	97.918	97.793	97.668	97.480
7.625	98.196	98.071	97.946	97.758
7.750	98.444	98.319	98.194	98.007
7.875	98.693	98.568	98.443	98.255
8.000	99.076	98.951	98.826	98.638
8.125	99.324	99.199	99.074	98.886
8.250	99.513	99.388	99.263	99.075
8.375	99.633	99.508	99.383	99.195
8.500	99.812	99.687	99.562	99.375
8.625	99.873	99.748	99.623	99.435

Jumbo One Advantage 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	91.389	91.264	91.139	90.951
6.125	92.244	92.119	91.994	91.806
6.250	92.856	92.731	92.606	92.419
6.375	93.469	93.344	93.219	93.032
6.500	94.083	93.958	93.833	93.645
6.625	94.853	94.728	94.603	94.416
6.750	95.555	95.430	95.305	95.117
6.875	95.985	95.860	95.735	95.548
7.000	96.619	96.494	96.369	96.181
7.125	96.989	96.864	96.739	96.551
7.250	97.328	97.203	97.078	96.891
7.375	97.637	97.512	97.387	97.200
7.500	97.946	97.821	97.696	97.509

Jumbo One Advantage 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	90.856	90.731	90.606	90.419
6.125	91.722	91.597	91.472	91.285
6.250	92.337	92.212	92.087	91.900
6.375	92.952	92.827	92.702	92.515
6.500	93.714	93.589	93.464	93.276
6.625	94.225	94.100	93.975	93.788
6.750	94.406	94.281	94.156	93.969
6.875	94.597	94.472	94.347	94.159
7.000	95.229	95.104	94.979	94.791
7.125	95.380	95.255	95.130	94.942
7.250	95.511	95.386	95.261	95.074

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000		
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
0.000000-30.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010000-43.000000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010000-45.000000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.010000	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

LoanStream Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Friday, October 2, 2026

Jumbo ONE Select Pricing

Jumbo ONE Select 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo ONE Select 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo ONE Select 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo ONE Select 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.750	96.688	96.813
6.375	96.600	96.538	96.663
6.500	97.100	97.038	97.163
6.625	97.600	97.538	97.663
6.750	98.100	98.038	98.163
6.875	98.537	98.475	98.600
7.000	98.975	98.913	99.038
7.125	99.412	99.350	99.475
7.250	99.818	99.756	99.881
7.375	100.193	100.131	100.256
7.500	100.568	100.506	100.631
7.625	100.912	100.850	100.975
7.750	101.225	101.163	101.288
7.875	101.537	101.475	101.600
8.000	101.850	101.788	101.913
8.125	102.131	102.069	102.194
8.250	102.412	102.350	102.475
8.375	102.693	102.631	102.756

Loan Level Price Adjustments (LLPAs)

FICO	CLTV <=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	**<=50**	**50.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
>$1,000,000 ≤ $1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>$1,500,000 ≤ $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$2,000,000 ≤ $2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>$2,500,000 ≤ $3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	**<=50**	**50.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
Cash-Out/Debt Consolidation	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000